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MEDICAL MALPRACTICE

IN MISSOURI
1985-1987



STATISTICAL SECTION
DIVISION OF INSURANCE
OCTOBER, 1988

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SUMMARY

Medical malpractice experience improved in 1987, with the reporting of a lower number of claims, smaller average indemnity, and a lower loss ratio.

There were 1,920 medical malpractice claims closed in 1987. This was down from the record 2,079 reported closed in 1986; however, it is still 22% more than the 1,571 closed in 1985.

The decline in number of claims affected the hospital and physician claim count proportionately so there was little change in the percentage of claims that fell under each of these categories. Physician claims were 50.7% of all closed claims reported for 1985, 49.8% for 1986 and 48.4% for 1987; hospital claims were 37.7% for 1985, 40.3% for 1986, and 40.6% for 1987. The percentage of claims closed without payment also remained stable over the three-year period: 61.2% for 1985, 67.4% for 1986, and 67.8% for 1987.

The average indemnity paid on medical malpractice claims declined between 1986 and 1987, falling nearly 22% from \$80,802 in 1986 to \$63,313 in 1987 for claims closed with payment. For all closed claims, including those closed without payment, the average indemnity fell 22.7% from \$26,351 in 1986 to \$20,379. 1985 average indemnity was \$63,878 for paid claims and \$24,803 for all claims.

Unlike the closed claim count, the average indemnity paid showed different experience for hospital and physician claims. In 1985, the average indemnity for a hospital-generated claim closed with payment was \$72,260. In 1986, this figure was \$104,913, and in 1987, average

indemnity was \$53,263. For all hospital-generated closed claims, including those closed without payment, average indemnity for 1985 was \$23,557, for 1986 \$27,167, and for 1987, \$14,749. Physician-generated claims did not show much change with paid claims average indemnity for 1987 being \$82,422, up only .1% of 1986 average indemnity of \$82,295. Average indemnity for all claims, including those closed without payment was down about 2%, from \$27,988 in 1986 to \$27,385 in 1987.

The fluctuations in average indemnity and claim count can be readily visualized from the graphs in Table II of the report.

As could be expected from the average indemnity figures given above, the number of "large" claims (those over \$100,000) have decreased from 144 in 1986 to 103 in 1987. There were 113 in 1985.

A new dimension has been added to the data shown in several of the tables for 1987. Senate Bill 663, which the legislature passed in 1986, required companies to begin reporting a breakdown between economic and non-economic losses for the amount of indemnity paid. Tables for 1987 which reflect this breakdown can be considered fairly reliable data; however, figures for economic/non-economic indemnity for the years 1985 and 1986 should be ignored because the data are incomplete. It would appear that on an average, economic and non-economic damages for claims closed with payment are virtually the same, \$31,331 for economic and \$31,979 for non-economic, and for all claims \$10,084 and \$10,293, respectively. Physician-generated claims showed slightly more money was paid out for economic losses (\$42,869) than non-economic losses (\$39,553) while for hospital-generated claims the opposite is true, with the non-economic damages being slightly higher than the economic (\$28,685 and \$24,629, respectively). It should be pointed out that these percentages may change as claims opened after the law became effective mature.

Table XI, "Claim Dispositions," shows a higher percentage of the claims are being subjected to court jurisdiction. In 1985, 21.1% of all claims closed in that year had been taken to court; in 1986 this figure was 27%, and in 1987, 41.5%. The average indemnity on claims disposed after going to court was higher than those settled, whether for the plaintiff or for all claims. "All Claims" are the total claims closed for the year whether for the plaintiff or for the defendant. Below are shown the comparisons:

	<u>In Favor of Plaintiff</u>		<u>All Claims</u>	
	<u>Court</u>	<u>No Court</u>	<u>Court</u>	<u>No Court</u>
1985	\$124,319	\$43,994	\$53,543	\$16,298
1986	\$148,920	\$50,656	\$55,215	\$15,684
1987	\$ 95,018	\$42,768	\$29,006	\$14,269

As was reported last year, self insurers are now required to report their medical malpractice insurance experience. In 1987, 21 self-insurers reported 150 claims closed, 30 of those with payment. This compares to 769 closed claims being reported by assessable mutual companies and 1,001 by traditional insurers. Closed with payment for assessables were 240 claims and for traditional insurers 348.

Information for this malpractice report comes from two sources: claims data submitted on individual claim forms to the division, and Supplement to Page 14 of the Annual Statement submitted by each insurer. Premium and loss data are shown in Table XII, with data being shown for total experience, physicians and surgeons, hospitals, dentists, nurses, and others. True loss ratios (losses incurred/premium earned) for medical malpractice experience in 1987 showed marked improvement over previous years. The loss ratio for the total malpractice business was 75.31%, based on premiums earned of \$92,404,278 and losses incurred of \$69,587,141. In 1986 and 1985, loss ratios were 97.76% and 122.80%, respectively. The 1987 premium earned was 1.6% lower than the 1986 premium earned of

\$93,950,328, but still considerably higher than the 1985 figure of \$58,127,177. Losses incurred were down from both years. Losses incurred were \$91,841,912 for 1986 and \$71,382,689 for 1985.

The number of companies writing medical malpractice coverage grows smaller each year. In 1985, 57 companies reported writing some premium in the state, in 1986, 46 companies and in 1987, 43 companies reported premium written in Missouri. Total premium written in Missouri in 1987 was \$100,321,984.

As required by Senate Bill 663, now part of Chapter 383, RSMo 1986, the Division has begun collecting open claims data. All companies are required to report claims as they are opened. 1,693 claims were reported opened in 1987: 258 by self-insurers, 557 by assessable mutual companies, 866 by traditional companies, and 12 by a Missouri risk retention group. Studies are being made to determine how this open claims data can be made a part of future Missouri medical malpractice reports.

TABLE I

Indemnity Paid For Each Defendant

The following tables show the number of claims, the percent of the total count they represent cumulatively (adding all lower categories to the new category), the total indemnity paid and its cumulative percent, the average indemnity paid separated into economic and non-economic damages, and the average expense per defendant.

The average indemnity is calculated for specified paid claims only. The number of claims that had loss adjustment expenses in addition to indemnity are shown with the average adjustment expenses.

On the total line for all claims together the same categories are given, but the unspecified cases are deleted in computation of averages.

As a special feature of these tables a cut-off percentage is also given for the indemnity cases, which indicates the percent of the total indemnity (loss cost) that would be left for insurers to pay if all losses (by a statute of limitations) were limited to amounts less than and including that category.

A new feature of these tables is the indemnity paid separated by economic and non-economic damages. An economic damage is the amount of damages arising from pecuniary harm including, without limitation, medical damages, and those damages arising from loss wages and lost earning capacity. A non-economic damage is the amount of damages arising from non-pecuniary harm including, without limitation, paid, suffering, mental anguish, inconvenience, physical impairment, disfigurement, loss of capacity to enjoy life, and loss of consortium, but shall not include punitive damages.

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1987
ALL CLAIMS

INDEMNITY PAID	AVG. MO.	NO CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	41	1,302	67.81						3,249
1-999	25	42	70.00	18,580	.04	295	147	442	1,858
1,000-1,999	27	44	72.29	58,631	.19	820	512	1,332	1,908
2,000-2,999	44	38	74.27	87,969	.42	992	1,269	2,314	3,073
3,000-3,999	41	22	75.41	70,200	.60	1,346	1,844	3,190	4,919
4,000-4,999	33	14	76.14	58,647	.75	1,401	2,787	4,189	3,600
5,000-5,999	36	39	78.17	198,869	1.25	2,737	2,361	5,099	3,835
6,000-6,999	45	10	78.69	62,774	1.42	3,054	3,222	6,277	2,553
7,000-7,999	40	17	79.58	125,000	1.73	3,781	3,571	7,352	3,098
8,000-8,999	44	11	80.15	92,716	1.97	1,578	6,849	8,428	7,188
9,000-9,999	61	9	80.62	82,913	2.18	5,551	3,661	9,212	6,118
10,000-19,999	40	88	85.20	1,133,534	5.08	7,247	5,633	12,881	5,379
20,000-29,999	44	57	88.17	1,379,115	8.61	9,025	15,169	24,195	6,816
30,000-39,999	47	35	90.00	1,122,650	11.47	14,327	17,748	32,075	15,437
40,000-49,999	46	24	91.25	1,044,192	14.14	15,487	28,020	43,508	9,333
50,000-59,999	69	19	92.23	962,000	16.60	26,403	24,228	50,631	18,983
60,000-69,999	49	12	92.86	753,000	18.53	24,562	38,187	62,750	9,070
70,000-79,999	55	18	93.80	1,331,082	21.93	26,860	47,088	73,949	11,601
80,000-89,999	45	8	94.21	677,421	23.66	48,209	36,468	84,677	14,412
90,000-99,999	65	8	94.63	745,895	25.57	32,027	61,209	93,236	9,697
100,000-199,999	55	53	97.39	6,837,341	43.04	54,963	74,042	129,006	16,379
200,000-299,999	61	21	98.48	4,896,315	55.55	80,586	152,571	233,157	15,843
300,000-399,999	101	10	99.01	3,384,796	64.20	195,865	142,614	338,479	18,816
400,000-499,999	57	3	99.16	1,327,000	67.60	192,333	250,000	442,333	27,571
500,000-999,999	54	13	99.84	9,027,273	90.67	385,972	308,433	694,405	22,980
1,000,000-1,999,999	39	3	100.00	3,650,000	100.00	950,833	265,833	1,216,666	9,225
TOTAL	42	1,920		39,127,913		10,084	10,293	20,379	4,856
TOTAL (PAID ONLY)	45	618		39,127,913		31,331	31,979	63,313	8,244

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1987
PHYSICIANS

INDEMNITY PAID	AVG. MO.	NO CLAIM REPORTS	CUM%	INDEMNITY PAID	CUM%	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	50	621	66.77						4,198
1-999	43	6	67.41	3,479	.01	371	208	579	1,815
1,000-1,999	34	13	68.81	17,000	.08	793	513	1,307	2,832
2,000-2,999	66	12	70.10	28,000	.19	416	1,916	2,333	4,990
3,000-3,999	37	5	70.64	17,000	.25	2,050	1,350	3,400	4,781
4,000-4,999	27	4	71.07	16,980	.32	1,187	3,057	4,245	1,248
5,000-5,999	41	16	72.79	81,850	.64	2,854	2,260	5,115	4,268
6,000-6,999	39	5	73.33	31,774	.76	2,942	3,412	6,354	1,374
7,000-7,999	48	4	73.76	29,500	.88	428	6,946	7,375	5,508
8,000-8,999	47	6	74.40	50,250	1.08		8,375	8,375	3,203
9,000-9,999	65	5	74.94	45,563	1.26	6,334	2,778	9,112	3,050
10,000-19,999	45	45	79.78	566,792	3.48	7,764	4,830	12,595	5,018
20,000-29,999	46	35	83.54	852,187	6.83	10,130	14,217	24,348	6,713
30,000-39,999	57	19	85.59	600,920	9.19	12,586	19,040	31,627	21,995
40,000-49,999	46	20	87.74	869,880	12.60	15,604	27,889	43,494	9,883
50,000-59,999	74	14	89.24	711,000	15.39	27,261	23,524	50,785	20,071
60,000-69,999	66	6	89.89	373,000	16.86	18,966	43,200	62,166	9,966
70,000-79,999	45	12	91.18	888,332	20.35	28,986	45,041	74,027	8,286
80,000-89,999	53	5	91.72	421,588	22.00	56,984	27,333	84,317	12,316
90,000-99,999	81	5	92.25	465,692	23.83	34,057	59,081	93,138	6,863
100,000-199,999	49	37	96.23	4,960,284	43.31	62,621	71,440	134,061	15,906
200,000-299,999	62	19	98.27	4,371,315	60.47	82,490	147,579	230,069	15,957
300,000-399,999	76	5	98.81	1,647,061	66.94	224,800	104,612	329,412	10,068
400,000-499,999	57	3	99.13	1,327,000	72.15	192,333	250,000	442,333	27,571
500,000-999,999	37	5	99.67	3,442,226	85.66	425,752	262,692	688,445	14,485
1,000,000-1,999,999	39	3	100.00	3,650,000	100.00	950,833	265,833	1,216,666	9,225
TOTAL	50	930		25,468,673		14,243	13,141	27,385	6,035
TOTAL (PAID ONLY)	50	309		25,468,673		42,869	39,553	82,422	9,726

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1987
HOSPITALS

INDEMNITY PAID	AVG. MO.	NO CLAIM REPORTS	CUM%	INDEMNITY PAID	CUM%	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	31	564	72.30						2,660
1-999	28	23	75.25	10,633	.09	275	186	462	2,221
1,000-1,999	20	21	77.94	26,224	.32	761	487	1,248	1,347
2,000-2,999	36	20	80.51	44,979	.71	1,132	1,016	2,248	2,722
3,000-3,999	43	12	82.05	37,200	1.03	1,380	1,720	3,100	6,577
4,000-4,999	34	5	82.69	21,000	1.21	1,592	2,607	4,200	7,864
5,000-5,999	34	17	84.87	86,519	1.96	2,121	2,967	5,089	3,266
6,000-6,999	61	4	85.38	24,500	2.18	3,306	2,818	6,125	4,666
7,000-7,999	29	7	86.28	50,500	2.62	5,533	1,680	7,214	3,244
8,000-8,999	52	2	86.53	17,133	2.77	3,642	4,924	8,566	26,212
9,000-9,999	58	2	86.79	18,500	2.93	6,495	2,755	9,250	18,055
10,000-19,999	33	33	91.02	427,697	6.64	6,741	6,218	12,960	5,975
20,000-29,999	44	15	92.94	348,428	9.67	9,247	13,981	23,228	8,238
30,000-39,999	38	9	94.10	288,000	12.18	14,187	17,812	32,000	9,497
40,000-49,999	41	3	94.48	132,312	13.33	12,866	31,237	44,104	6,618
50,000-59,999	58	4	95.00	200,000	15.06	29,625	20,375	50,000	16,639
60,000-69,999	32	6	95.76	380,000	18.37	30,158	33,175	63,333	8,175
70,000-79,999	74	6	96.53	442,750	22.21	22,608	51,183	73,791	18,233
80,000-89,999	38	2	96.79	172,500	23.71	37,875	48,375	86,250	13,990
90,000-99,999	45	1	96.92	95,203	24.54	40,937	54,266	95,203	14,827
100,000-199,999	73	10	98.20	1,083,066	33.96	23,931	84,375	108,306	18,171
200,000-299,999	57	1	98.33	275,000	36.35	100,000	175,000	275,000	19,050
300,000-399,999	126	5	98.97	1,737,735	51.45	166,931	180,616	347,547	27,565
500,000-999,999	65	8	100.00	5,585,047	100.00	361,109	337,021	698,130	28,289
TOTAL	34	780		11,504,926		6,820	7,926	14,749	4,098
TOTAL (PAID ONLY)	41	216		11,504,926		24,629	28,625	53,263	7,853

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1986
ALL CLAIMS

INDEMNITY PAID	AVG. NO CLAIM MO. REPORTS	CUM %	INDEMNITY PAID	CUM %	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	36	1,401	67.38					2,299
1-999	19	60	70.27	27,531	.05	77	458	660
1,000-1,999	27	48	72.58	66,173	.17	167	1,378	1,373
2,000-2,999	37	35	74.26	79,826	.31	316	2,280	5,444
3,000-3,999	32	41	76.23	135,364	.56	507	3,301	2,584
4,000-4,999	33	22	77.29	93,413	.73	590	4,246	3,201
5,000-5,999	43	35	78.98	178,333	1.05	1,197	5,095	3,385
6,000-6,999	30	6	79.26	38,535	1.13	1,183	6,422	2,144
7,000-7,999	40	24	80.42	178,040	1.45	887	7,418	3,019
8,000-8,999	40	5	80.66	42,863	1.53	1,003	8,572	2,131
9,000-9,999	38	8	81.04	72,450	1.66	584	9,056	2,376
10,000-19,999	40	75	84.65	1,013,852	3.51	2,578	13,518	4,592
20,000-29,999	45	48	86.96	1,130,699	5.58	4,680	23,556	6,113
30,000-39,999	43	28	88.31	942,194	7.30	8,202	33,649	6,035
40,000-49,999	49	24	89.46	1,051,543	9.21	8,020	43,814	5,574
50,000-59,999	62	31	90.95	1,595,551	12.13	6,048	51,469	11,616
60,000-69,999	44	13	91.58	832,725	13.65	8,461	64,055	5,858
70,000-79,999	43	17	92.40	1,246,000	15.92	22,904	73,294	13,945
80,000-89,999	37	7	92.73	569,351	16.96	11,428	81,335	4,374
90,000-99,999	36	7	93.07	651,427	18.15	15,857	93,061	12,419
100,000-199,999	60	64	96.15	8,469,000	33.61	38,963	132,328	17,360
200,000-299,999	52	44	98.26	9,830,022	51.55	42,746	223,409	15,743
300,000-399,999	54	7	98.60	2,306,022	55.76	32,142	329,431	13,775
400,000-499,999	71	8	98.98	3,638,148	62.40	56,250	454,768	27,956
500,000-999,999	45	11	99.51	7,400,814	75.91	22,298	672,801	45,070
1,000,000-1,999,999	47	8	99.90	8,408,462	91.26		1,051,057	66,156
2,000,000-2,999,999	32	2	100.00	4,785,655	100.00	1,142,827	2,392,827	115,034
TOTAL	38	2,079		54,783,993		4,538	26,351	4,347
TOTAL (PAID ONLY)	42	678		54,783,993		13,917	80,802	8,578

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INDEMNITY PAID	AVG. MO.	NO CLAIM REPORTS	CUM%	INDEMNITY PAID	CUM%	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	49	683	65.99						3,020
1-999	27	15	67.43	7,203	.02	120		480	1,182
1,000-1,999	34	11	68.50	14,376	.07	215	337	1,306	2,303
2,000-2,999	44	19	70.33	43,187	.22	368	360	2,273	8,552
3,000-3,999	32	20	72.27	68,156	.45	870	1,025	3,407	3,562
4,000-4,999	22	8	73.04	33,150	.57		581	4,143	5,086
5,000-5,999	46	17	74.68	87,235	.87	846	1,568	5,131	4,281
6,000-6,999	31	4	75.07	25,368	.96	1,775	1,375	6,342	1,871
7,000-7,999	41	16	76.61	118,500	1.37	781	2,031	7,406	2,911
8,000-8,999	64	1	76.71	8,750	1.40			8,750	
9,000-9,999	34	4	77.10	36,250	1.52	674	1,575	9,062	2,300
10,000-19,999	42	33	80.28	451,350	3.08	2,275	3,326	13,677	4,536
20,000-29,999	58	20	82.22	475,325	4.72	5,791	5,458	23,766	6,906
30,000-39,999	47	17	83.86	582,194	6.73	7,764	3,882	34,246	5,451
40,000-49,999	51	18	85.60	786,299	9.44	7,222	1,944	43,683	5,804
50,000-59,999	64	25	88.01	1,284,501	13.88	3,500	10,820	51,380	9,757
60,000-69,999	47	10	88.98	638,743	16.08	11,000	2,500	63,874	5,225
70,000-79,999	42	15	90.43	1,096,000	19.87	24,958	4,574	73,066	13,968
80,000-89,999	22	2	90.62	164,351	20.43			82,175	4,434
90,000-99,999	46	4	91.01	380,427	21.75	23,750	24,062	95,106	5,488
100,000-199,999	57	45	95.36	5,719,386	41.49	35,318	29,751	127,097	16,297
200,000-299,999	54	32	98.45	6,916,134	65.37	40,234	47,164	216,129	14,902
300,000-399,999	58	4	98.84	1,298,010	69.85	56,250	31,250	324,502	18,820
400,000-499,999	64	5	99.32	2,309,021	77.82	90,000	89,304	461,804	27,985
500,000-999,999	48	3	99.61	2,273,978	85.67	81,761	245,283	757,992	8,158
1,000,000-1,999,999	40	4	100.00	4,150,000	100.00			1,037,500	15,568
TOTAL	48	1,035		28,967,894		4,813	4,871	27,988	4,879
TOTAL (PAID ONLY)	47	352		28,967,894		14,153	14,325	82,295	8,486

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1986
HOSPITALS

INDEMNITY PAID	AVG. NO CLAIM MO. REPORTS	CUM%	INDEMNITY PAID	CUM%	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	23	621	74.10					1,653
1-999	19	26	77.20				500	756
1,000-1,999	31	20	79.59	13,025	.05	6		
2,000-2,999	35	11	80.90	27,104	.17	200	72	1,684
3,000-3,999	27	17	82.93	26,076	.29		181	2,550
4,000-4,999	33	7	83.77	54,125	.52	105	247	1,524
5,000-5,999	37	13	85.32	28,963	.65	571	585	3,792
6,000-6,999	33	1	85.44	65,848	.94	962	192	2,794
7,000-7,999	28	5	86.03	6,500	.97			5,379
8,000-8,999	30	3	86.39	37,040	1.13			2,650
9,000-9,999	54	2	86.63	26,113	1.25	1,672	1,261	3,275
10,000-19,999	35	24	89.49	18,200	1.33			4,719
20,000-29,999	34	19	91.76	321,822	2.74	2,134	616	4,815
30,000-39,999	33	7	92.60	447,374	4.70	4,331	1,828	6,948
40,000-49,999	42	5	93.19	225,000	5.69	4,310	4,975	8,791
50,000-59,999	54	5	93.79	217,244	6.65	12,500	12,500	1,655
60,000-69,999	36	2	94.03	261,050	7.79	10,000	10,400	23,236
70,000-79,999	68	1	94.15	133,134	8.38			11,954
80,000-89,999	42	4	94.63	75,000	8.71			26,947
90,000-99,999	24	3	94.98	320,000	10.11	20,000	20,000	3,589
100,000-199,999	75	14	96.65	271,000	11.30	5,333	25,000	21,661
200,000-299,999	56	9	97.73	2,019,701	20.18	43,165	16,956	20,246
300,000-399,999	49	3	98.09	2,263,888	30.12	60,371	17,777	19,811
400,000-499,999	82	3	98.44	1,008,012	34.55			7,048
500,000-999,999	47	7	99.28	1,329,127	40.39			27,906
1,000,000-1,999,999	55	4	99.76	4,526,836	60.27		80,670	64,641
2,000,000-2,999,999	32	2	100.00	4,258,462	78.97			116,744
TOTAL	27	838		4,785,655	100.00	1,142,827	1,250,000	115,034
				22,766,299		4,574	4,576	4,194
TOTAL (PAID ONLY)	38	217		22,766,299		17,663	17,671	11,465

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1985
ALL CLAIMS

INDEMNITY PAID	AVG. MO.	NO CLAIM REPORTS	CUM %	INDEMNITY PAID	CUM %	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	34	961	61.17						2,242
1-999	20	65	65.30	29,362	.07	12		451	911
1,000-1,999	29	41	67.91	52,245	.20			1,274	1,318
2,000-2,999	38	48	70.97	112,572	.49			2,345	2,593
3,000-3,999	32	25	72.56	81,333	.70			3,253	1,102
4,000-4,999	46	15	73.52	63,600	.87			4,240	3,542
5,000-5,999	36	35	75.74	176,507	1.32	57	85	5,043	3,225
6,000-6,999	44	11	76.44	67,983	1.49	45	500	6,180	831
7,000-7,999	32	14	77.33	103,750	1.76			7,410	1,907
8,000-8,999	45	7	77.78	56,615	1.90	1,159		8,087	5,235
9,000-9,999	47	3	77.97	28,000	1.98			9,333	4,460
10,000-19,999	44	73	82.62	978,337	4.49	54	109	13,401	5,294
20,000-29,999	48	46	85.55	1,079,964	7.26	235	235	23,477	5,415
30,000-39,999	45	28	87.33	919,727	9.62			32,847	6,967
40,000-49,999	54	18	88.47	766,941	11.59			42,607	8,625
50,000-59,999	44	26	90.13	1,344,000	15.04			51,692	8,564
60,000-69,999	34	11	90.83	706,670	16.85			64,242	14,045
70,000-79,999	40	14	91.72	1,036,399	19.51	2,428	3,165	74,028	5,607
80,000-89,999	63	9	92.29	742,500	21.42			82,500	9,059
90,000-99,999	52	8	92.80	753,259	23.35			94,157	12,629
100,000-199,999	58	57	96.43	7,571,576	42.78			132,834	9,194
200,000-299,999	55	37	98.79	8,122,047	63.62	2,729	5,108	219,514	12,194
300,000-399,999	62	9	99.36	2,998,888	71.32			333,209	14,350
400,000-499,999	37	2	99.49	934,358	73.72			467,179	18,421
500,000-999,999	96	6	99.87	4,239,174	84.60			706,529	34,447
1,000,000-1,999,999	28	1	99.93	1,000,000	87.16			1,000,000	
5,000,000-5,999,999	46	1	100.00	5,000,000	100.00			5,000,000	
TOTAL	37	1,571		38,965,807		102	165	24,803	3,592.
TOTAL (PAID ONLY)	42	610		38,965,807		264	427	63,878	5,720

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1985
PHYSICIANS

INDEMNITY PAID	AVG. NO CLAIM MO. REPORTS	CUM%	INDEMNITY PAID	CUM%	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	45	477	59.84					3,335
1-999	35	9	60.97	3,714	.01		412	4,951
1,000-1,999	32	6	61.73	9,363	.05		1,560	2,703
2,000-2,999	53	24	64.74	56,374	.30		2,348	2,758
3,000-3,999	37	9	65.87	29,083	.42		3,231	657
4,000-4,999	51	8	66.87	33,250	.57		4,156	5,293
5,000-5,999	51	12	68.38	60,038	.83		5,003	4,837
6,000-6,999	50	6	69.13	37,733	1.00		6,288	1,038
7,000-7,999	35	9	70.26	67,000	1.29		7,444	2,216
8,000-8,999	54	5	70.89	40,500	1.46		8,100	5,047
9,000-9,999	27	1	71.01	9,500	1.51		9,500	450
10,000-19,999	52	40	76.03	528,473	3.81		13,211	6,370
20,000-29,999	55	28	79.54	661,714	6.69	386	23,632	3,922
30,000-39,999	52	16	81.55	530,704	9.00		33,169	9,192
40,000-49,999	47	12	83.06	521,108	11.28		43,425	9,470
50,000-59,999	54	14	84.81	718,000	14.40		51,285	8,062
60,000-69,999	37	10	86.07	646,670	17.22		64,667	15,449
70,000-79,999	45	9	87.20	671,488	20.15	3,777	74,609	5,368
80,000-89,999	72	5	87.82	415,000	21.96		83,000	7,713
90,000-99,999	57	7	88.70	658,259	24.83		94,037	12,928
100,000-199,999	61	50	94.98	6,679,431	53.94		133,588	8,854
200,000-299,999	58	31	98.87	6,612,251	82.75		213,298	11,553
300,000-399,999	59	5	99.49	1,672,531	90.04		334,506	15,718
400,000-499,999	37	2	99.74	934,358	94.11		467,179	18,421
500,000-999,999	82	2	100.00	1,350,000	100.00		675,000	30,026
TOTAL	48	797		22,946,542		56	28,791	4,922
TOTAL (PAID ONLY)	52	320		22,946,542		140	71,707	7,286

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
SUMMARY BY AMOUNT
INDEMNITY PAID FOR EACH DEFENDANT
CLAIMS CLOSED IN 1985
HOSPITALS

INDEMNITY PAID	AVG. MO.	NO CLAIM REPORTS	CUM%	INDEMNITY PAID	CUM%	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER DEFENDANT	AVG EXPENSE PER DEFENDANT
NONE	22	399	67.39						1,033
1-999	13	28	72.12	13,479	.09			481	430
1,000-1,999	37	16	74.83	19,097	.23			1,193	1,256
2,000-2,999	26	16	77.53	36,792	.49			2,299	3,381
3,000-3,999	24	10	79.22	32,250	.72			3,225	1,353
4,000-4,999	38	6	80.23	25,850	.91			4,308	1,609
5,000-5,999	29	19	83.44	96,469	1.60	105	157	5,077	2,729
6,000-6,999	36	5	84.29	30,250	1.82	100	1,100	6,050	584
7,000-7,999	30	3	84.79	22,500	1.98			7,500	2,145
8,000-8,999	23	2	85.13	16,115	2.09	4,057		8,057	5,706
9,000-9,999	57	2	85.47	18,500	2.23			9,250	6,465
10,000-19,999	39	20	88.85	279,217	4.23	200	400	13,960	5,511
20,000-29,999	38	15	91.38	356,750	6.79			23,783	8,764
30,000-39,999	38	8	92.73	260,833	8.66			32,604	5,465
40,000-49,999	73	5	93.58	200,000	10.09			40,000	7,432
50,000-59,999	34	9	95.10	461,000	13.40			51,222	9,785
60,000-69,999	5	1	95.27	60,000	13.83			60,000	
70,000-79,999	32	5	96.11	364,911	16.44			72,982	6,037
80,000-89,999	54	3	96.62	247,500	18.22			82,500	11,110
100,000-199,999	33	6	97.63	774,645	23.77			129,107	13,009
200,000-299,999	38	5	98.47	1,303,775	33.12	20,200	37,800	260,755	16,180
300,000-399,999	66	4	99.15	1,326,357	42.63			331,589	12,641
500,000-999,999	126	3	99.66	2,000,000	56.97			666,666	8,376
1,000,000-1,999,999	28	1	99.83	1,000,000	64.14			1,000,000	
5,000,000-5,999,999	46	1	100.00	5,000,000	100.00			5,000,000	
TOTAL	26	592		13,946,290		195	347	23,557	2,223
TOTAL (PAID ONLY)	34	193		13,946,290		599	1,064	72,260	4,683

TABLE II

Graphs for Claim Counts and Indemnity Amounts

We have in what follows a summary of a few of the significant variables found in Table I here presented as a longitudinal study across the five years for 1983 to 1987 in detail. The graphs show data for each year for the Physicians' Claims, Hospital Claims and All Claims. The category "All" includes dentists, nurses and other professionals so that "All" is always greater than the sum of Physicians and Hospitals which are the largest two subcomponents.

The order of the graphs are as follows:

- (1) Total Claim Count By Year, including claims closed without payment.
- (2) Total Claim Count By Year, excluding claims closed without payment.
- (3) Average Indemnity Paid By Year, including claims closed without payment.
- (4) Average Indemnity Paid By Year, excluding claims closed without payment.
- (5) Total Indemnity Paid By Year.

In the graphs the following applies:

- 'A' represents All Claims
- 'H' represents Hospital only Claims
- 'P' represents Physicians only Claims

A new graph has been added. During 1986, the profession codes were expanded to include a further breakdown of the profession of the insured. You will note the changes from 1986 to 1987. This graph is for closed paid claims by the profession type.

TOTAL CLAIM COUNT BY YEAR

INCLUDING CLAIMS CLOSED WITHOUT PAYMENT

COUNT

2500

2250

2000

1750

1500

1250

1000

750

500

250

1983

1984

1985

1986

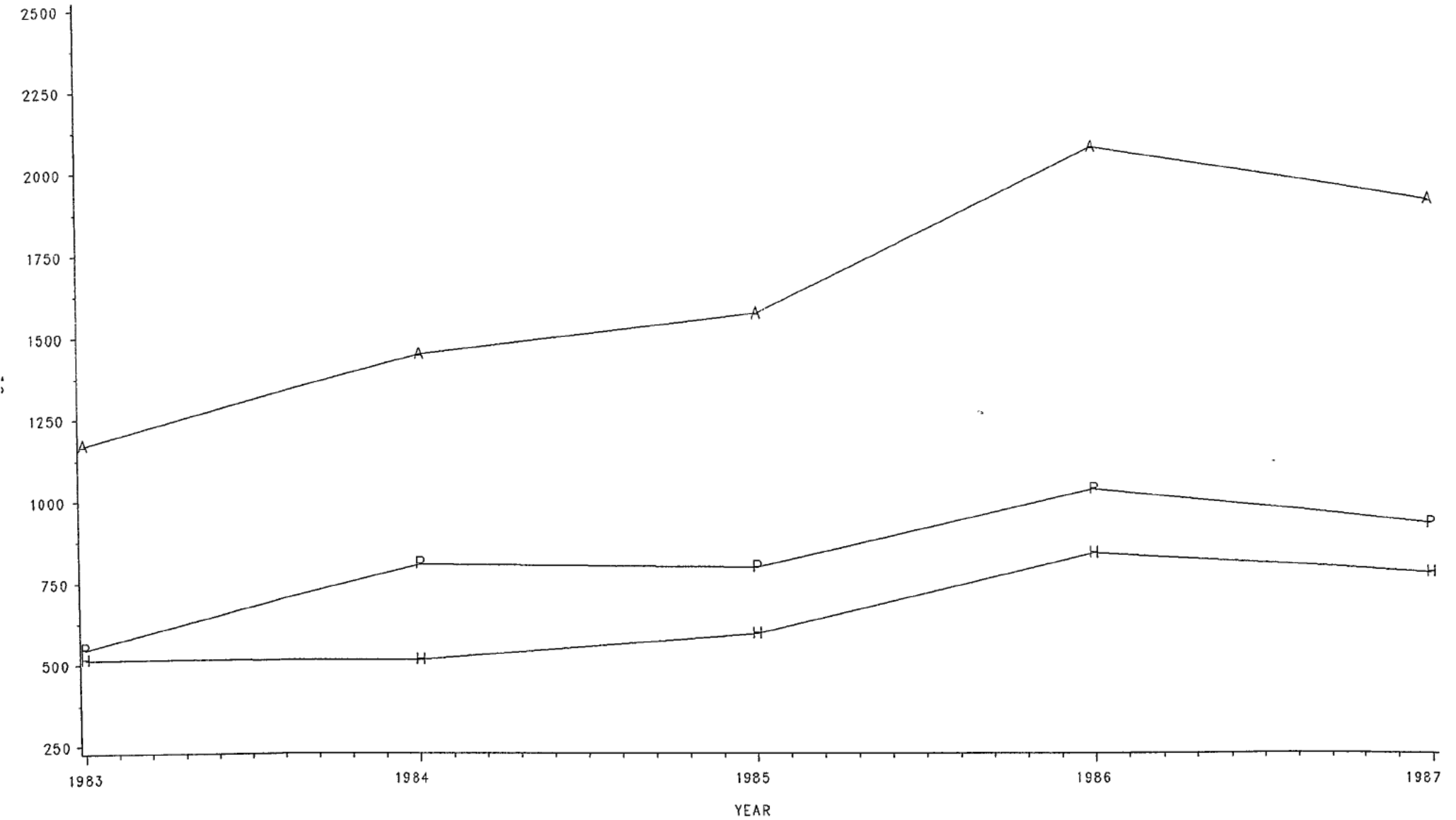
1987

YEAR

TYPE A-A-A _ALL

H-H-H _HOSPITAL

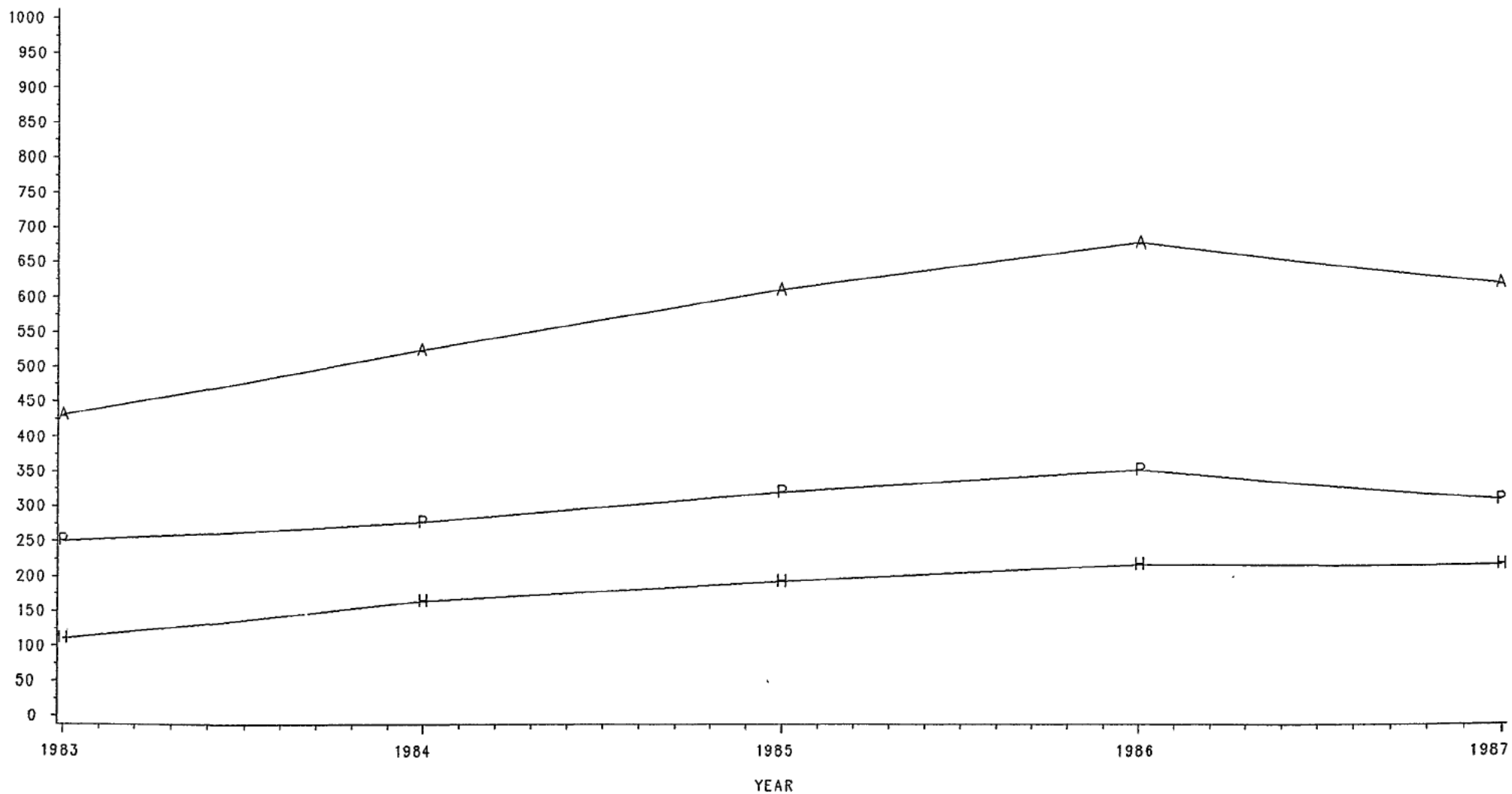
P-P-P _PHYSICIAN



TOTAL CLAIM COUNT BY YEAR

EXCLUDING CLAIMS CLOSED WITHOUT PAYMENT

DCOUNT



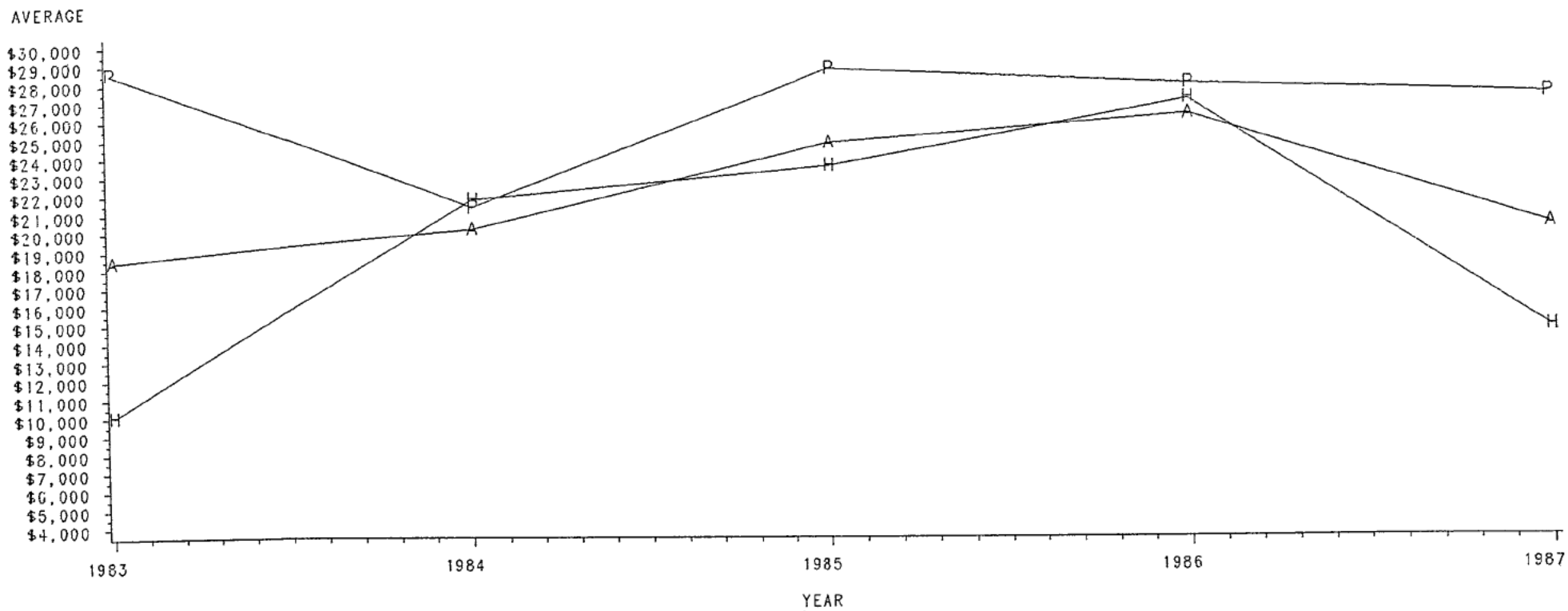
TYPE A-A-ALL

H-H-H-HOSPITAL

P-P-P-__PHYSICIAN

AVERAGE INDEMNITY PAID BY YEAR

INCLUDING CLAIMS CLOSED WITHOUT PAYMENT



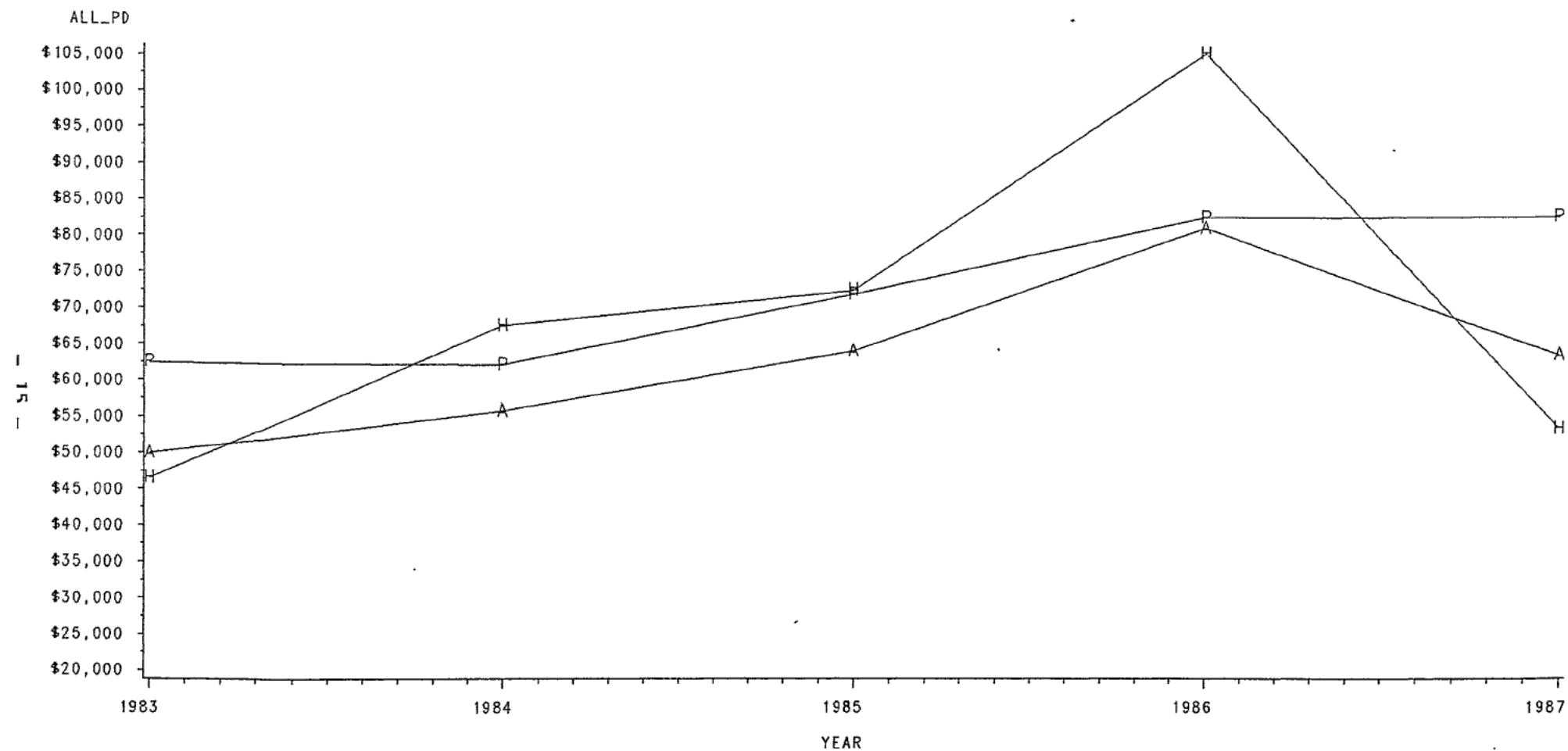
TYPE A--A--ALL

H--H--HOSPITAL

P--P--PHYSICIAN

AVERAGE INDEMNITY PAID BY YEAR

EXCLUDING CLAIMS CLOSED WITHOUT PAYMENT

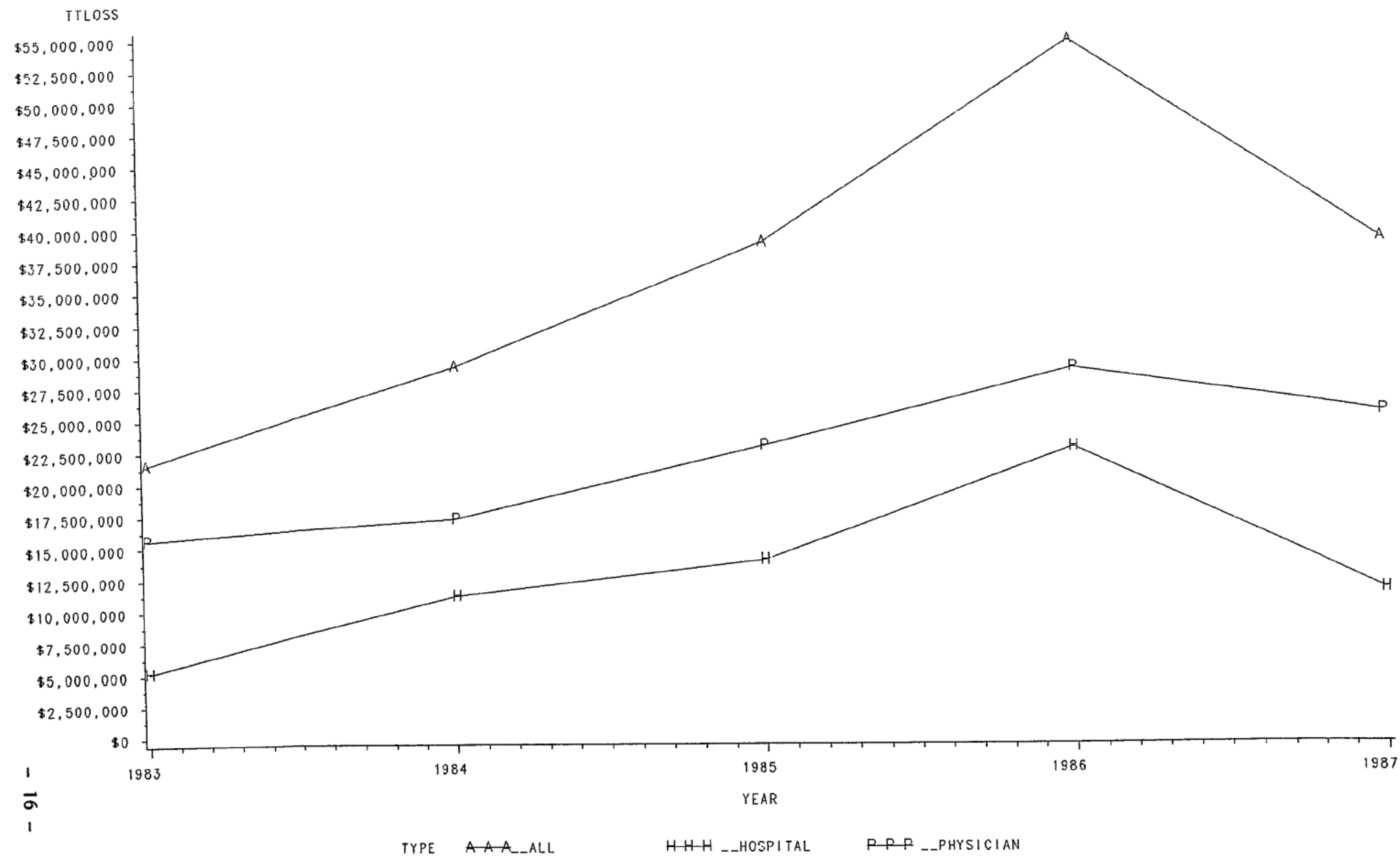


TYPE A-A-A-ALL

H-H-H-__HOSPITAL

P-P-P-__PHYSICIAN

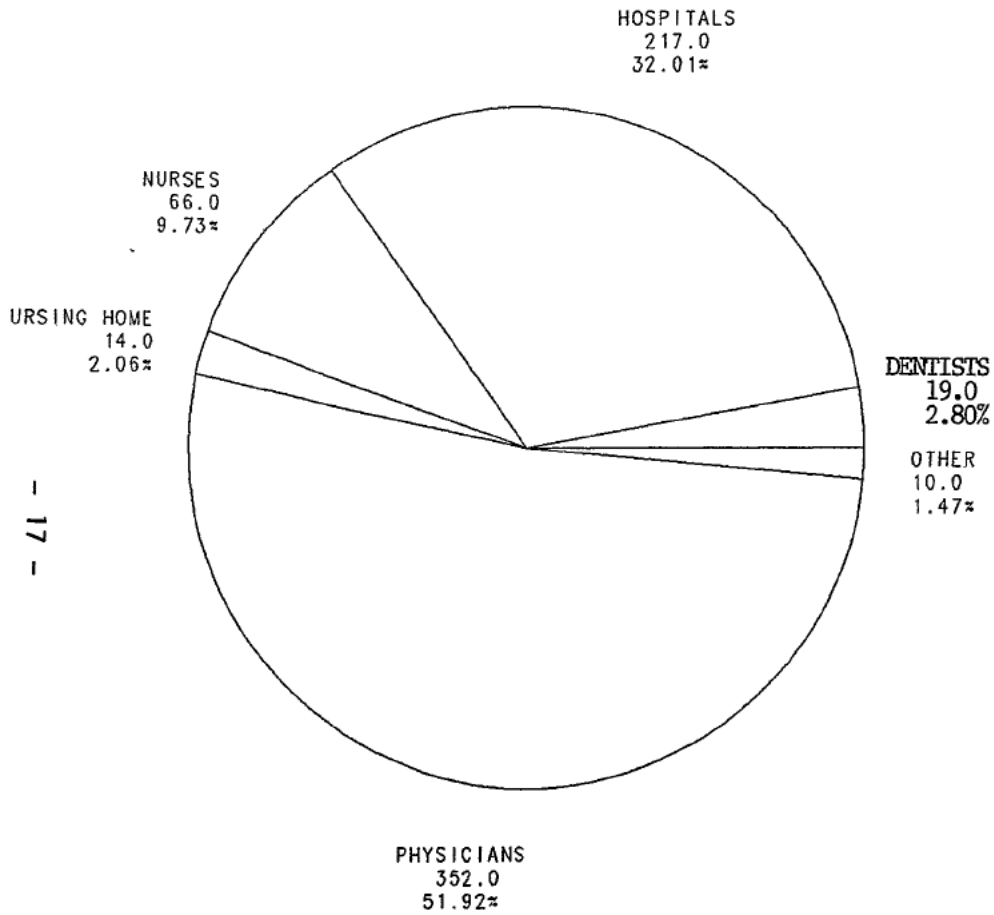
TOTAL INDEMNITY PAID BY YEAR



CLOSED MEDICAL MALPRACTICE PAID CLAIMS

BY PROFESSION CODE

YEAR = 1986



YEAR = 1987

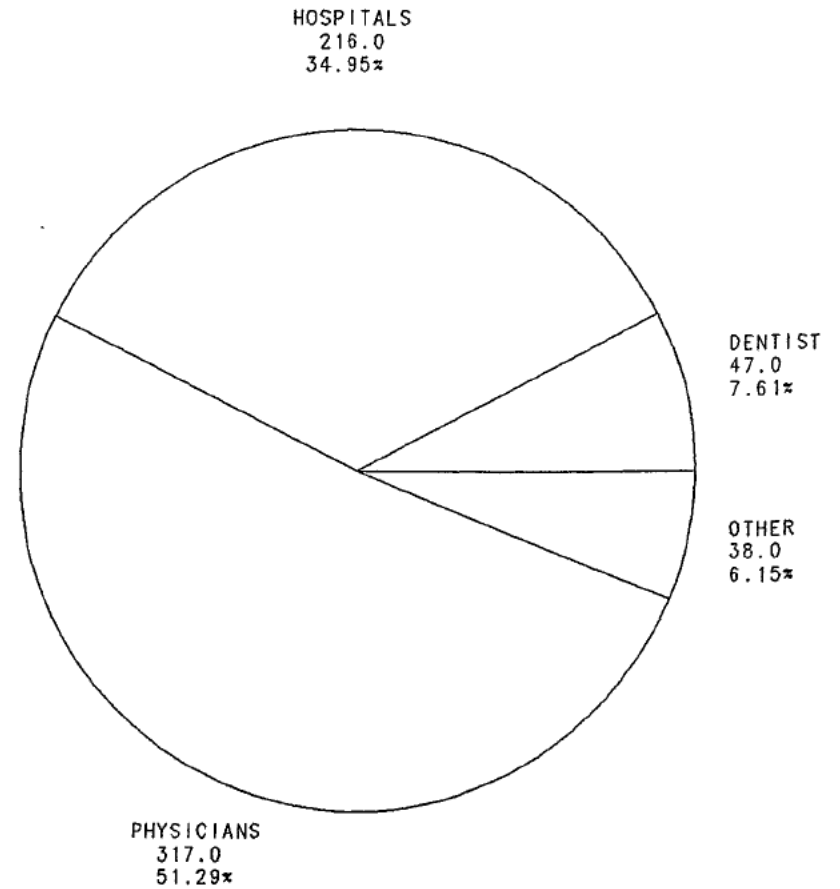


TABLE III

Time Summary from Incident to Report
(Amounts Limited to \$100,000)

Table III is primarily a time study as are Tables IV, V and VI. Since all of these tables look quite similar, but represent different aspects of the same issue of time relationships, we shall list how they differ here.

Number	Limited to \$100 K	Time to Report or Closure?
Table II	Yes	Report
Table IV	No	Report
Table V	Yes	Closure
Table VI	No	Closure

Note that each table is followed immediately by a corresponding table expressed as percentages of the total instead of as counts. As an example, we shall look at all claims for 1987 summarizing the time from the date of incident to the date of first report to the relevant insurer.

We see that 634 of the incidents were reported within six months of the incident that caused the claim. Of these 634 only 198 were finally paid in 1987, although all were closed by definition. The total indemnity for the 634 reported, or 198 paid was \$6,229,240 (which in terms of paid only is an average loss of \$31,460.81). The allocated claim expense paid is the amount of loss adjustment expense paid to close the claim specifically. By specifically, we mean an actual amount tied to the claim and not a factor amount averaged out for all claims.

When we look at the same table in cumulative percentage format, we can see that 95% of the paid incidents were reported in five and one half years (66 months), but only 92% of the losses were in by then. This shows again that the larger losses take longer to be reported.

The limitation that if losses exceed \$100,000 they are set at \$100,000 is a statistical devise intended to normalize a positive skewed distribution, which is probably due to the heavy effect of large (slow) claims. The result of this statistical devise is to see how the claims would function as a normal distribution.

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1987
ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	634	198	6,229,240	1,898,507
007-012	266	91	2,495,899	1,197,836
013-018	197	83	2,852,493	1,313,021
019-024	387	106	4,040,371	2,501,256
025-030	237	81	2,240,495	1,347,137
031-036	43	9	367,533	184,494
037-042	27	5	82,500	109,041
043-048	21	9	252,807	74,448
049-054	10	2	12,850	63,816
055-060	18	3	157,928	15,327
061-066	15	3	104,155	24,725
067-072	9			3,725
073-078	5	2	125,000	56,320
079-084	7	4	133,750	153,788
085-090	7	6	62,667	17,458
091-096	4	1	25,000	14,054
097-102	4	3	180,000	49,810
103-108	1			1,003
109-114	2	1	100,000	7,650
115-120	5	3	275,000	129,537
121-180	18	8	567,500	157,165
181-240	2			5,262
TOTAL	1,919	618	20,305,188	9,325,380

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	33%	32%	30%	20%
007-012	46%	46%	42%	33%
013-018	57%	60%	57%	47%
019-024	77%	77%	76%	74%
025-030	89%	90%	87%	88%
031-036	91%	91%	89%	90%
037-042	93%	92%	90%	91%
043-048	94%	94%	91%	92%
049-054	94%	94%	91%	93%
055-060	95%	94%	92%	93%
061-066	96%	95%	92%	93%
067-072	97%	95%	92%	93%
073-078	97%	95%	93%	94%
079-084	97%	96%	94%	95%
085-090	98%	97%	94%	96%
091-096	98%	97%	94%	96%
097-102	98%	98%	95%	96%
103-108	98%	98%	95%	96%
109-114	98%	98%	95%	96%
115-120	98%	98%	97%	98%
121-180	99%	100%	100%	99%
181-240	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1987
PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	165	64	3,232,404	852,105
007-012	126	42	1,553,962	789,762
013-018	115	47	2,099,097	827,566
019-024	250	76	3,390,316	1,658,886
025-030	150	48	1,560,079	762,830
031-036	29	7	355,866	146,464
037-042	17	3	67,500	66,054
043-048	11	4	240,000	51,645
049-054	6	1	3,000	36,503
055-060	15	2	129,000	13,712
061-066	10	1	2,500	7,037
067-072	7			3,692
073-078	1	1	25,000	1,046
079-084	3	1	30,000	135,055
085-090	4	3	34,563	7,436
091-096	1			5,366
097-102	4	3	180,000	49,810
103-108	1			1,003
115-120	2	1	100,000	113,068
121-180	11	5	267,500	78,791
181-240	2			5,262
TOTAL	930	309	13,270,787	5,613,093

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	17%	20%	24%	15%
007-012	31%	34%	36%	29%
013-018	43%	49%	51%	43%
019-024	70%	74%	77%	73%
025-030	86%	89%	89%	87%
031-036	89%	91%	91%	89%
037-042	91%	92%	92%	90%
043-048	92%	94%	94%	91%
049-054	93%	94%	94%	92%
055-060	95%	95%	95%	92%
061-066	96%	95%	95%	92%
067-072	96%	95%	95%	92%
073-078	96%	95%	95%	92%
079-084	97%	96%	95%	95%
085-090	97%	97%	95%	95%
091-096	97%	97%	95%	95%
097-102	98%	98%	97%	96%
103-108	98%	98%	97%	96%
115-120	98%	98%	97%	98%
121-180	99%	100%	100%	99%
181-240	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1987
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	403	102	2,287,737	931,427
007-012	105	34	682,410	344,331
013-018	53	21	378,146	370,131
019-024	111	21	569,300	763,764
025-030	59	21	358,000	485,272
031-036	8			26,401
037-042	4	1	10,000	21,262
043-048	5	3	6,307	18,803
049-054	3			27,313
055-060	3	1	28,928	1,615
061-066	4	1	100,000	15,532
067-072	1			33
073-078	3	1	100,000	55,274
079-084	3	2	100,250	17,075
085-090	1	1	3,000	7,743
091-096	2	1	25,000	8,688
109-114	2	1	100,000	7,650
115-120	3	2	175,000	16,469
121-180	6	3	300,000	78,374
TOTAL	779	216	5,224,078	3,197,157

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	51%	47%	43%	29%
007-012	65%	62%	56%	39%
013-018	72%	72%	64%	51%
019-024	86%	82%	74%	75%
025-030	93%	92%	81%	90%
031-036	94%	92%	81%	91%
037-042	95%	92%	82%	92%
043-048	96%	93%	82%	92%
049-054	96%	93%	82%	93%
055-060	96%	94%	82%	93%
061-066	97%	94%	84%	94%
067-072	97%	94%	84%	94%
073-078	97%	95%	86%	95%
079-084	98%	96%	88%	96%
085-090	98%	96%	88%	96%
091-096	98%	97%	88%	96%
109-114	98%	97%	90%	97%
115-120	99%	98%	94%	97%
121-180	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1986
ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	771	215	6,618,632	1,954,016
007-012	241	101	3,055,351	1,038,534
013-018	191	77	2,479,925	1,111,394
019-024	447	151	6,455,133	3,093,711
025-030	251	67	2,635,488	1,007,161
031-036	48	13	357,240	178,175
037-042	33	11	715,000	136,424
043-048	15	6	185,000	75,091
049-054	18	9	643,500	97,941
055-060	7	1	40,000	10,412
061-066	12	5	92,350	100,249
067-072	4	2	111,250	827
073-078	2	2	35,000	19,337
079-084	5	3	117,000	3,109
091-096	1	1	15,000	26,890
097-102	3	1	3,500	
103-108	2	1	100,000	2,030
115-120	3	1	15,000	13,645
121-180	20	9	571,501	146,579
181-240	3	1	100,000	22,274
OVER 240	1			
TOTAL	2,078	677	24,345,870	9,037,799

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	37%	31%	27%	21%
007-012	48%	46%	39%	33%
013-018	57%	58%	49%	45%
019-024	79%	80%	76%	79%
025-030	91%	90%	87%	90%
031-036	93%	92%	88%	92%
037-042	95%	93%	91%	94%
043-048	96%	94%	92%	95%
049-054	96%	96%	95%	96%
055-060	97%	96%	95%	96%
061-066	97%	96%	95%	97%
067-072	98%	97%	96%	97%
073-078	98%	97%	96%	97%
079-084	98%	97%	96%	97%
091-096	98%	98%	96%	97%
097-102	98%	98%	96%	97%
103-108	98%	98%	97%	97%
115-120	98%	98%	97%	98%
121-180	99%	99%	99%	99%
181-240	99%	100%	100%	100%
OVER 240	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1986
PHYSICIANS

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TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	197	75	3,038,958	794,752
007-012	122	52	1,882,053	661,849
013-018	114	50	1,793,056	567,302
019-024	297	90	4,529,103	1,734,407
025-030	195	46	2,289,344	760,391
031-036	30	8	220,250	62,963
037-042	22	8	560,000	126,088
043-048	9	3	72,500	66,053
049-054	12	6	462,500	60,021
055-060	1			
061-066	6	2	52,100	80,133
067-072	1	1	100,000	37
073-078	1	1	15,000	16,269
079-084	3	1	100,000	2,276
097-102	2			
103-108	2	1	100,000	2,030
115-120	3	1	15,000	13,645
121-180	15	6	271,501	80,023
181-240	2	1	100,000	22,274
OVER 240	1			
TOTAL	1,035	352	15,601,365	5,050,513

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	19%	21%	19%	15%
007-012	30%	36%	31%	28%
013-018	41%	50%	43%	40%
019-024	70%	75%	72%	74%
025-030	89%	88%	86%	89%
031-036	92%	91%	88%	90%
037-042	94%	93%	91%	93%
043-048	95%	94%	92%	94%
049-054	96%	96%	95%	95%
055-060	96%	96%	95%	95%
061-066	97%	96%	95%	97%
067-072	97%	96%	96%	97%
073-078	97%	97%	96%	97%
079-084	97%	97%	96%	97%
097-102	97%	97%	96%	97%
103-108	97%	97%	97%	97%
115-120	98%	98%	97%	97%
121-180	99%	99%	99%	99%
181-240	99%	100%	100%	100%
OVER 240	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1986
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	492	101	2,900,649	1,027,786
007-012	92	29	975,061	325,141
013-018	55	19	565,250	442,526
019-024	120	43	1,409,774	1,257,806
025-030	42	12	137,394	215,785
031-036	10	3	81,490	82,781
037-042	6	2	145,000	7,677
043-048	3	1	25,000	2,331
049-054	4	2	180,000	37,920
055-060	5	1	40,000	10,412
061-066	2			16,200
067-072	2			
091-096	1	1	15,000	26,890
121-180	4	3	300,000	61,892
TOTAL	838	217	6,774,618	3,515,147

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TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	58%	46%	42%	29%
007-012	69%	59%	57%	38%
013-018	76%	68%	65%	51%
019-024	90%	88%	86%	86%
025-030	95%	94%	88%	92%
031-036	96%	95%	89%	95%
037-042	97%	96%	91%	95%
043-048	97%	96%	92%	95%
049-054	98%	97%	94%	96%
055-060	98%	98%	95%	97%
061-066	99%	98%	95%	97%
067-072	99%	98%	95%	97%
091-096	99%	98%	95%	98%
121-180	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
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CLAIMS CLOSED IN 1985
ALL CLAIMS

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TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	580	192	4,286,376	1,048,066
007-012	254	115	4,107,544	1,204,131
013-018	143	57	1,413,046	654,845
019-024	305	126	5,832,706	1,728,720
025-030	166	65	2,213,480	656,071
031-036	37	16	638,672	80,127
037-042	21	4	191,800	85,083
043-048	6			2,647
049-054	8	6	525,000	27,130
055-060	7			19,881
061-066	4	1	4,000	5,823
067-072	3	2	100,500	8,464
073-078	4	3	44,250	9,913
079-084	4	3	155,154	19,896
085-090	6	3	117,000	14,344
091-096	5	4	117,500	11,425
097-102	4	4	202,000	19,528
103-108	1	1	100,000	4,635
115-120	5	3	10,038	3,433
121-180	8	5	340,698	40,058
TOTAL	1,571	610	20,399,764	5,644,220

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	36%	31%	21%	18%
007-012	53%	50%	41%	39%
013-018	62%	59%	48%	51%
019-024	81%	80%	76%	82%
025-030	92%	90%	87%	93%
031-036	94%	93%	90%	95%
037-042	95%	94%	91%	96%
043-048	96%	94%	91%	96%
049-054	96%	95%	94%	97%
055-060	97%	95%	94%	97%
061-066	97%	95%	94%	97%
067-072	97%	95%	94%	97%
073-078	97%	96%	94%	97%
079-084	98%	96%	95%	98%
085-090	98%	97%	96%	98%
091-096	98%	97%	96%	98%
097-102	99%	98%	97%	99%
103-108	99%	98%	98%	99%
115-120	99%	99%	98%	99%
121-180	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1985
PHYSICIANS

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TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	148	58	2,054,208	547,965
007-012	142	60	2,890,479	789,116
013-018	80	24	1,041,967	479,688
019-024	222	91	4,843,623	1,368,100
025-030	122	47	1,717,330	467,335
031-036	26	11	587,422	65,921
037-042	12	2	190,000	69,056
043-048	6			2,647
049-054	7	6	525,000	27,130
055-060	4			16,303
061-066	2	1	4,000	337
067-072	1	1	100,000	7,872
073-078	4	3	44,250	9,913
079-084	3	3	155,154	19,896
085-090	5	3	117,000	14,344
091-096	5	4	117,500	11,425
097-102	2	2	200,000	15,062
103-108	1	1	100,000	4,635
115-120	4	3	10,038	3,433
121-180	1			2,672
TOTAL	797	320	14,697,971	3,922,850

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	18%	18%	13%	13%
007-012	36%	36%	33%	34%
013-018	46%	44%	40%	46%
019-024	74%	72%	73%	81%
025-030	89%	87%	85%	93%
031-036	92%	90%	89%	94%
037-042	94%	91%	90%	96%
043-048	95%	91%	90%	96%
049-054	95%	93%	94%	97%
055-060	96%	93%	94%	97%
061-066	96%	93%	94%	97%
067-072	96%	94%	94%	97%
073-078	97%	95%	95%	98%
079-084	97%	95%	96%	98%
085-090	98%	96%	97%	99%
091-096	98%	98%	97%	99%
097-102	99%	98%	99%	99%
103-108	99%	99%	99%	99%
115-120	99%	100%	100%	99%
121-180	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1985
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	349	94	2,029,832	421,765
007-012	86	38	866,176	249,339
013-018	38	17	280,455	116,554
019-024	64	26	780,500	325,105
025-030	28	9	198,800	129,745
031-036	9	3	43,750	13,274
037-042	3			9,539
055-060	3			3,578
061-066	2			5,486
067-072	1			
085-090	1			
097-102	2	2	2,000	4,466
121-180	6	4	340,000	37,386
TOTAL	592	193	4,541,513	1,316,237

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	58%	48%	44%	32%
007-012	73%	68%	63%	50%
013-018	79%	77%	69%	59%
019-024	90%	90%	87%	84%
025-030	95%	95%	91%	94%
031-036	96%	96%	92%	95%
037-042	97%	96%	92%	96%
055-060	97%	96%	92%	96%
061-066	98%	96%	92%	96%
067-072	98%	96%	92%	96%
085-090	98%	96%	92%	96%
097-102	98%	97%	92%	97%
121-180	100%	100%	100%	100%

TABLE IV

Time Summary from Incident to Report
(No Limits on Amounts)

*

These tables are identical to those preceding, except that the device of using a limit is ended so that we can see the full effect of all the claims at full value.

We see in the first example that 96% of the paid incidents were reported in 66 months as before, but that the total indemnity has increased from \$20,305,188 to \$39,127,913 due to dropping the limit of \$100,000.

MISSOURI
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TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1987
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CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	634	198	7,042,378	6,564,942	13,609,322	1,898,507
007-012	266	91	2,070,009	2,878,057	4,948,066	1,197,836
013-018	197	83	2,320,714	2,922,171	5,242,886	1,313,021
019-024	387	106	4,380,654	3,301,954	7,682,609	2,501,256
025-030	237	81	1,440,502	1,954,993	3,395,495	1,347,137
031-036	43	9	106,088	261,445	367,533	184,494
037-042	27	5	69,000	13,500	82,500	109,041
043-048	21	9	304,024	278,783	582,807	74,448
049-054	10	2	6,300	6,550	12,850	63,816
055-060	18	3	34,176	223,752	257,928	15,327
061-066	15	3	9,155	98,240	107,395	24,725
067-072	9					3,725
073-078	5	2	45,403	96,923	142,326	56,320
079-084	7	4	60,800	72,950	133,750	153,788
085-090	7	6	43,073	19,594	62,667	17,458
091-096	4	1		25,000	25,000	14,054
097-102	4	3	130,000	100,000	230,000	49,810
103-108	1					1,003
109-114	2	1	10,000	90,000	100,000	7,650
115-120	5	3	820,167	225,000	1,045,167	129,537
121-180	18	8	470,299	629,314	1,099,612	157,165
181-240	2					5,262
TOTAL	1,919	618	19,362,742	19,763,168	39,127,913	9,325,380

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	33%	32%	36%	33%	34%	20%
007-012	46%	46%	47%	47%	47%	33%
013-018	57%	60%	59%	62%	60%	47%
019-024	77%	77%	81%	79%	80%	74%
025-030	89%	90%	89%	89%	89%	88%
031-036	91%	91%	89%	90%	90%	90%
037-042	93%	92%	90%	90%	90%	91%
043-048	94%	94%	91%	91%	91%	92%
049-054	94%	94%	91%	92%	91%	93%
055-060	95%	94%	91%	93%	92%	93%
061-066	96%	95%	91%	93%	92%	93%
067-072	97%	95%	91%	93%	92%	93%
073-078	97%	95%	92%	94%	93%	94%
079-084	97%	96%	92%	94%	93%	95%
085-090	98%	97%	92%	94%	93%	96%
091-096	98%	97%	92%	94%	93%	96%
097-102	98%	98%	93%	95%	94%	96%
103-108	98%	98%	93%	95%	94%	96%
109-114	98%	98%	93%	95%	94%	96%
115-120	98%	98%	97%	96%	97%	98%
121-180	99%	100%	100%	100%	100%	99%
181-240	100%	100%	100%	100%	100%	100%

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DIVISION OF INSURANCE
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CLAIMS CLOSED IN 1987
PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	165	64	4,948,185	3,317,597	8,265,782	852,105
007-012	126	42	1,141,061	1,422,401	2,563,462	789,762
013-018	115	47	1,812,151	2,382,838	4,194,990	827,566
019-024	250	76	3,673,935	2,852,995	6,526,931	1,658,886
025-030	150	48	755,231	1,147,348	1,902,579	762,830
031-036	29	7	98,588	257,278	355,866	146,464
037-042	17	3	62,500	5,000	67,500	66,054
043-048	11	4	295,000	275,000	570,000	51,645
049-054	6	1	3,000		3,000	36,503
055-060	15	2	26,248	202,752	229,000	13,712
061-066	10	1		2,500	2,500	7,037
067-072	7					3,692
073-078	1	1	5,113	19,887	25,000	1,046
079-084	3	1	10,000	20,000	30,000	135,055
085-090	4	3	34,563		34,563	7,436
091-096	1					5,366
097-102	4	3	130,000	100,000	230,000	49,810
103-108	1					1,003
115-120	2	1	50,000	150,000	200,000	113,068
121-180	11	5	201,050	66,450	267,500	78,791
181-240	2					5,262
TOTAL	930	309	13,246,625	12,222,046	25,468,673	5,613,093

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	17%	20%	37%	27%	32%	15%
007-012	31%	34%	45%	38%	42%	29%
013-018	43%	49%	59%	58%	58%	43%
019-024	70%	74%	87%	81%	84%	73%
025-030	86%	89%	93%	91%	92%	87%
031-036	89%	91%	93%	93%	93%	89%
037-042	91%	92%	94%	93%	93%	90%
043-048	92%	94%	96%	95%	95%	91%
049-054	93%	94%	96%	95%	96%	92%
055-060	95%	95%	96%	97%	96%	92%
061-066	96%	95%	96%	97%	96%	92%
067-072	96%	95%	96%	97%	96%	92%
073-078	96%	95%	96%	97%	97%	92%
079-084	97%	96%	96%	97%	97%	95%
085-090	97%	97%	97%	97%	97%	95%
091-096	97%	97%	97%	97%	97%	95%
097-102	98%	98%	98%	98%	98%	96%
103-108	98%	98%	98%	98%	98%	96%
115-120	98%	98%	98%	99%	98%	98%
121-180	99%	100%	100%	100%	100%	99%
181-240	100%	100%	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1987
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	403	102	1,765,757	2,617,192	4,384,950	931,427
007-012	105	34	843,321	1,281,756	2,125,077	344,331
013-018	53	21	296,665	293,981	590,646	370,131
019-024	111	21	663,983	410,940	1,074,923	763,764
025-030	59	21	583,435	574,565	1,158,000	485,272
031-036	8					26,401
037-042	4	1	5,000	5,000	10,000	21,262
043-048	5	3	4,524	1,783	6,307	18,803
049-054	3					27,313
055-060	3	1	7,928	21,000	28,928	1,615
061-066	4	1	7,500	95,740	103,240	15,532
067-072	1					33
073-078	3	1	40,290	77,036	117,326	55,274
079-084	3	2	50,800	49,450	100,250	17,075
085-090	1	1	1,290	1,710	3,000	7,743
091-096	2	1		25,000	25,000	8,688
109-114	2	1	10,000	90,000	100,000	7,650
115-120	3	2	770,167	75,000	845,167	16,469
121-180	6	3	269,249	562,864	832,112	78,374
TOTAL	779	216	5,319,909	6,183,017	11,504,926	3,197,157

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	51%	47%	33%	42%	38%	29%
007-012	65%	62%	49%	63%	56%	39%
013-018	72%	72%	54%	67%	61%	51%
019-024	86%	82%	67%	74%	71%	75%
025-030	93%	92%	78%	83%	81%	90%
031-036	94%	92%	78%	83%	81%	91%
037-042	95%	92%	78%	83%	81%	92%
043-048	96%	93%	78%	83%	81%	92%
049-054	96%	93%	78%	83%	81%	93%
055-060	96%	94%	78%	84%	81%	93%
061-066	97%	94%	78%	85%	82%	94%
067-072	97%	94%	78%	85%	82%	94%
073-078	97%	95%	79%	86%	83%	95%
079-084	98%	96%	80%	87%	84%	96%
085-090	98%	96%	80%	87%	84%	96%
091-096	98%	97%	80%	88%	84%	96%
109-114	98%	97%	80%	89%	85%	97%
115-120	99%	98%	94%	90%	92%	97%
121-180	100%	100%	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1986
ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	771	215	1,236,939	1,679,169	16,662,102	1,954,016
007-012	241	101	1,437,152	1,219,891	4,973,181	1,038,534
013-018	191	77	1,827,997	1,737,373	6,281,955	1,111,394
019-024	447	151	2,326,990	3,062,704	15,355,717	3,093,711
025-030	251	67	1,807,915	768,467	6,705,130	1,007,161
031-036	48	13	7,500	200,000	457,240	178,175
037-042	33	11	420,295	244,705	1,265,359	136,424
043-048	15	6	52,500		185,000	75,091
049-054	18	9	5,750	236,750	1,094,500	97,941
055-060	7	1	40,000		40,000	10,412
061-066	12	5	6,398	20,702	92,350	100,249
067-072	4	2			211,250	827
073-078	2	2	5,000	15,000	35,000	19,337
079-084	5	3	47,459	105,177	165,136	3,109
091-096	1	1	15,000		15,000	26,890
097-102	3	1			3,500	
103-108	2	1	100,000		100,000	2,030
115-120	3	1			15,000	13,645
121-180	20	9	99,161	124,161	992,823	146,579
181-240	3	1			133,750	22,274
OVER 240	1					
TOTAL	2,078	677	9,436,056	9,414,099	54,783,993	9,037,799

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	37%	31%	13%	17%	30%	21%
007-012	48%	46%	28%	30%	39%	33%
013-018	57%	58%	47%	49%	50%	45%
019-024	79%	80%	72%	81%	78%	79%
025-030	91%	90%	91%	89%	91%	90%
031-036	93%	92%	91%	92%	92%	92%
037-042	95%	93%	96%	94%	94%	94%
043-048	96%	94%	96%	94%	94%	95%
049-054	96%	96%	96%	97%	96%	96%
055-060	97%	96%	97%	97%	96%	96%
061-066	97%	96%	97%	97%	96%	97%
067-072	98%	97%	97%	97%	97%	97%
073-078	98%	97%	97%	97%	97%	97%
079-084	98%	97%	97%	98%	97%	97%
091-096	98%	98%	97%	98%	97%	97%
097-102	98%	98%	97%	98%	97%	97%
103-108	98%	98%	98%	98%	97%	97%
115-120	98%	98%	98%	98%	97%	98%
121-180	99%	99%	100%	100%	99%	99%
181-240	99%	100%	100%	100%	100%	100%
OVER 240	100%	100%	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1986
PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	197	75	689,357	471,574	7,107,916	794,752
007-012	122	52	859,845	975,232	3,141,435	661,849
013-018	114	50	326,890	664,373	2,388,056	567,302
019-024	297	90	1,040,996	1,465,804	7,076,603	1,734,407
025-030	195	46	1,508,559	754,234	6,208,147	760,391
031-036	30	8	7,500	200,000	320,250	62,963
037-042	22	8	397,795	222,205	860,000	126,088
043-048	9	3	2,500		72,500	66,053
049-054	12	6	5,750	156,750	857,500	60,021
055-060	1					
061-066	6	2		2,100	52,100	80,133
067-072	1	1			200,000	37
073-078	1	1			15,000	16,269
079-084	3	1	42,959	105,177	148,136	2,276
097-102	2					
103-108	2	1	100,000		100,000	2,030
115-120	3	1			15,000	13,645
121-180	15	6		25,000	271,501	80,023
181-240	2	1			133,750	22,274
OVER 240	1					
TOTAL	1,035	352	4,982,151	5,042,449	28,967,894	5,050,513

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	19%	21%	13%	9%	24%	15%
007-012	30%	36%	31%	28%	35%	28%
013-018	41%	50%	37%	41%	43%	40%
019-024	70%	75%	58%	70%	68%	74%
025-030	89%	88%	88%	85%	89%	89%
031-036	92%	91%	88%	89%	90%	90%
037-042	94%	93%	96%	94%	93%	93%
043-048	95%	94%	97%	94%	93%	94%
049-054	96%	96%	97%	97%	96%	95%
055-060	96%	96%	97%	97%	96%	95%
061-066	97%	96%	97%	97%	96%	97%
067-072	97%	96%	97%	97%	97%	97%
073-078	97%	97%	97%	97%	97%	97%
079-084	97%	97%	97%	99%	98%	97%
097-102	97%	97%	97%	99%	98%	97%
103-108	97%	97%	100%	99%	98%	97%
115-120	98%	98%	100%	99%	98%	97%
121-180	99%	99%	100%	100%	99%	99%
181-240	99%	100%	100%	100%	100%	100%
OVER 240	100%	100%	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1986
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	492	101	432,810	804,168	8,029,161	1,027,786
007-012	92	29	404,940	239,658	1,598,509	325,141
013-018	55	19	1,357,200	1,066,800	3,732,250	442,526
019-024	120	43	1,235,586	1,522,500	7,628,975	1,257,806
025-030	42	12	225,839		263,233	215,785
031-036	10	3			81,490	82,781
037-042	6	2	22,500	22,500	395,359	7,677
043-048	3	1			25,000	2,331
049-054	4	2		80,000	236,000	37,920
055-060	5	1	40,000		40,000	10,412
061-066	2					16,200
067-072	2					
091-096	1	1	15,000		15,000	26,890
121-180	4	3	99,161	99,161	721,322	61,892
TOTAL	838	217	3,833,036	3,834,787	22,766,299	3,515,147

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	58%	46%	11%	20%	35%	29%
007-012	69%	59%	21%	27%	42%	38%
013-018	76%	68%	57%	55%	58%	51%
019-024	90%	88%	89%	94%	92%	86%
025-030	95%	94%	95%	94%	93%	92%
031-036	96%	95%	95%	94%	93%	95%
037-042	97%	96%	95%	95%	95%	95%
043-048	97%	96%	95%	95%	95%	95%
049-054	98%	97%	95%	97%	96%	96%
055-060	98%	98%	97%	97%	96%	97%
061-066	99%	98%	97%	97%	96%	97%
067-072	99%	98%	97%	97%	96%	97%
091-096	99%	98%	97%	97%	96%	98%
121-180	100%	100%	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1985
ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	580	192	8,915		6,705,642	1,048,066
007-012	254	115			6,336,393	1,204,131
013-018	143	57	13,333	19,333	1,838,672	654,845
019-024	305	126	139,000	241,318	15,051,459	1,728,720
025-030	166	65			4,352,029	656,071
031-036	37	16			773,672	80,127
037-042	21	4			291,800	85,083
043-048	6					2,647
049-054	8	6			725,000	27,130
055-060	7					19,881
061-066	4	1			4,000	5,823
067-072	3	2			100,500	8,464
073-078	4	3			44,250	9,913
079-084	4	3			255,154	19,896
085-090	6	3			117,000	14,344
091-096	5	4			217,500	11,425
097-102	4	4			202,000	19,528
103-108	1	1			100,000	4,635
115-120	5	3			10,038	3,433
121-180	8	5			1,840,698	40,058
TOTAL	1,571	610	161,248	260,651	38,965,807	5,644,220

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	36%	31%	5%	%	17%	18%
007-012	53%	50%	5%	%	33%	39%
013-018	62%	59%	13%	7%	38%	51%
019-024	81%	80%	100%	100%	76%	82%
025-030	92%	90%	100%	100%	87%	93%
031-036	94%	93%	100%	100%	89%	95%
037-042	95%	94%	100%	100%	90%	96%
043-048	96%	94%	100%	100%	90%	96%
049-054	96%	95%	100%	100%	92%	97%
055-060	97%	95%	100%	100%	92%	97%
061-066	97%	95%	100%	100%	92%	97%
067-072	97%	95%	100%	100%	92%	97%
073-078	97%	96%	100%	100%	92%	97%
079-084	98%	96%	100%	100%	93%	98%
085-090	98%	97%	100%	100%	93%	98%
091-096	98%	97%	100%	100%	94%	98%
097-102	99%	98%	100%	100%	94%	99%
103-108	99%	98%	100%	100%	95%	99%
115-120	99%	99%	100%	100%	95%	99%
121-180	100%	100%	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1985
PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	148	58			3,193,342	547,965
007-012	142	60			3,925,154	789,116
013-018	80	24	10,833	10,833	1,467,593	479,688
019-024	222	91	34,000	44,318	8,636,710	1,368,100
025-030	122	47			2,938,379	467,335
031-036	26	11			722,422	65,921
037-042	12	2			290,000	69,056
043-048	6					2,647
049-054	7	6			725,000	27,130
055-060	4					16,303
061-066	2	1			4,000	337
067-072	1	1			100,000	7,872
073-078	4	3			44,250	9,913
079-084	3	3			255,154	19,896
085-090	5	3			117,000	14,344
091-096	5	4			217,500	11,425
097-102	2	2			200,000	15,062
103-108	1	1			100,000	4,635
115-120	4	3			10,038	3,433
121-180	1					2,672
TOTAL	797	320	44,833	55,151	22,946,542	3,922,850

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	18%	18%	0%	0%	13%	13%
007-012	36%	36%	0%	0%	31%	34%
013-018	46%	44%	24%	19%	37%	46%
019-024	74%	72%	100%	100%	75%	81%
025-030	89%	87%	100%	100%	87%	93%
031-036	92%	90%	100%	100%	91%	94%
037-042	94%	91%	100%	100%	92%	96%
043-048	95%	91%	100%	100%	92%	96%
049-054	95%	93%	100%	100%	95%	97%
055-060	96%	93%	100%	100%	95%	97%
061-066	96%	93%	100%	100%	95%	97%
067-072	96%	94%	100%	100%	95%	97%
073-078	97%	95%	100%	100%	96%	98%
079-084	97%	95%	100%	100%	97%	98%
085-090	98%	96%	100%	100%	97%	99%
091-096	98%	98%	100%	100%	98%	99%
097-102	99%	98%	100%	100%	99%	99%
103-108	99%	99%	100%	100%	99%	99%
115-120	99%	100%	100%	100%	100%	99%
121-180	100%	100%	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO REPORT
CLAIMS CLOSED IN 1985
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	349	94	8,115		3,309,964	421,765
007-012	86	38			1,271,176	249,339
013-018	38	17	2,500	8,500	280,455	116,554
019-024	64	26	105,000	197,000	6,100,145	325,105
025-030	28	9			1,098,800	129,745
031-036	9	3			43,750	13,274
037-042	3					9,539
055-060	3					3,578
061-066	2					5,486
067-072	1					
085-090	1					
097-102	2	2			2,000	4,466
121-180	6	4			1,840,000	37,386
TOTAL	592	193	115,615	205,500	13,946,290	1,316,237

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	58%	48%	7%	%	23%	32%
007-012	73%	68%	7%	%	32%	50%
013-018	79%	77%	9%	4%	34%	59%
019-024	90%	90%	100%	100%	78%	84%
025-030	95%	95%	100%	100%	86%	94%
031-036	96%	96%	100%	100%	86%	95%
037-042	97%	96%	100%	100%	86%	96%
055-060	97%	96%	100%	100%	86%	96%
061-066	98%	96%	100%	100%	86%	96%
067-072	98%	96%	100%	100%	86%	96%
085-090	98%	96%	100%	100%	86%	96%
097-102	98%	97%	100%	100%	86%	97%
121-180	100%	100%	100%	100%	100%	100%

TABLE V

Time Summary from Incident to Closure
(Amounts Limited to \$100,000)

As in the prior tables, we have the time distribution presented here for the history of each claim from the date on which the event causing the loss occurred to the date on which the claim was fully resolved by the insurance company; i.e., the date of closure. This time lag represents the full life of the claim and is very significant as to the need for insurers to develop adequate loss reserves so that they can predict what the ultimate losses will be for risks generating a set premium at the beginning of the exposure period. This time lag is important both for the number of claims (frequency) and for the amount of loss (severity), remembering that generally the large losses take longer to mature and are harder to predict.

On this table claims are held to a maximum value of \$100,000 as a statistical cutoff device to moderate degree of skew.

MISSOURI
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TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1987
ALL CLAIMS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	107	30	183,795	2,049
007-012	207	55	1,693,897	40,600
013-018	156	36	1,409,175	56,489
019-024	136	53	2,598,813	249,364
025-030	147	38	2,818,110	216,010
031-036	124	43	1,663,265	402,634
037-042	150	66	3,710,990	820,903
043-048	147	57	4,962,328	1,094,310
049-054	155	62	5,145,622	1,155,166
055-060	178	51	3,660,632	1,277,197
061-066	114	37	2,736,175	743,075
067-072	72	10	441,405	618,216
073-078	49	14	641,961	640,048
079-084	47	11	2,157,213	518,798
085-090	31	8	472,000	172,553
091-096	18	3	173,240	228,156
097-102	15	8	479,421	285,476
103-108	9	6	733,500	84,219
109-114	9	5	157,750	25,737
115-120	8	3	123,500	71,571
121-180	31	17	2,183,009	528,347
181-240	8	5	982,112	89,200
OVER 240	1			5,262
TOTAL	1,919	618	39,127,913	9,325,380

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	5%	4%	0%	0%
007-012	16%	13%	4%	0%
013-018	24%	19%	8%	1%
019-024	31%	28%	15%	3%
025-030	39%	34%	22%	6%
031-036	45%	41%	26%	10%
037-042	53%	51%	35%	19%
043-048	61%	61%	48%	30%
049-054	69%	71%	61%	43%
055-060	78%	79%	71%	56%
061-066	84%	85%	78%	64%
067-072	88%	87%	79%	71%
073-078	90%	89%	80%	78%
079-084	93%	91%	86%	84%
085-090	94%	92%	87%	85%
091-096	95%	92%	88%	88%
097-102	96%	94%	89%	91%
103-108	97%	95%	91%	92%
109-114	97%	95%	91%	92%
115-120	97%	96%	91%	93%
121-180	99%	99%	97%	98%
181-240	99%	100%	100%	99%
OVER 240	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1987
PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.
AMOUNTS FOR EACH INCIDENT HAVE BEEN LIMITED TO \$100,000.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	8	4	31,013	335
007-012	45	13	1,057,762	25,115
013-018	37	11	1,069,250	35,912
019-024	45	21	1,228,166	156,523
025-030	82	22	2,572,066	115,307
031-036	56	20	941,480	147,712
037-042	94	41	2,567,582	447,347
043-048	87	36	4,495,159	593,948
049-054	96	33	2,921,330	664,030
055-060	114	32	2,650,750	818,447
061-066	78	24	1,278,300	459,702
067-072	40	4	387,500	357,826
073-078	32	8	558,261	438,240
079-084	32	6	1,070,000	351,399
085-090	27	7	467,000	152,244
091-096	13	2	70,000	180,507
097-102	9	4	281,991	171,904
103-108	5	5	708,500	62,159
109-114	7	3	75,000	17,042
121-180	20	12	987,563	410,750
181-240	2	1	50,000	1,382
OVER 240	1			5,262
TOTAL	930	309	25,468,673	5,613,093

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	%	1%	%	%
007-012	5%	5%	4%	%
013-018	9%	9%	8%	1%
019-024	14%	15%	13%	3%
025-030	23%	22%	23%	5%
031-036	29%	29%	27%	8%
037-042	39%	42%	37%	16%
043-048	48%	54%	54%	27%
049-054	59%	65%	66%	38%
055-060	71%	75%	76%	53%
061-066	79%	83%	81%	61%
067-072	84%	84%	83%	68%
073-078	87%	87%	85%	75%
079-084	90%	88%	89%	82%
085-090	93%	91%	91%	84%
091-096	95%	91%	91%	88%
097-102	96%	93%	92%	91%
103-108	96%	94%	95%	92%
109-114	97%	95%	95%	92%
121-180	99%	99%	99%	99%
181-240	99%	100%	100%	99%
OVER 240	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1987
HOSPITALS

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TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	79	16	97,827	1,349
007-012	135	31	494,697	8,923
013-018	100	17	286,425	18,099
019-024	73	23	1,194,424	65,025
025-030	49	10	108,044	83,337
031-036	55	17	265,385	202,890
037-042	39	16	803,250	312,634
043-048	40	11	295,003	423,605
049-054	46	19	2,098,244	432,338
055-060	45	16	991,715	419,139
061-066	28	10	1,252,875	232,425
067-072	25	3	39,750	222,657
073-078	13	6	83,700	181,444
079-084	13	4	974,713	152,958
085-090	4	1	5,000	20,309
091-096	5	1	103,240	47,649
097-102	5	3	179,826	113,159
103-108	3	1	25,000	22,060
109-114	1	1	75,250	6,829
115-120	5	1	3,000	24,913
121-180	10	5	1,195,446	117,597
181-240	6	4	932,112	87,818
TOTAL	779	216	11,504,926	3,197,157

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	10%	7%	%	%
007-012	27%	21%	5%	%
013-018	40%	29%	7%	%
019-024	49%	40%	18%	2%
025-030	55%	44%	18%	5%
031-036	63%	52%	21%	11%
037-042	68%	60%	28%	21%
043-048	73%	65%	30%	34%
049-054	79%	74%	49%	48%
055-060	84%	81%	57%	61%
061-066	88%	86%	68%	68%
067-072	91%	87%	68%	75%
073-078	93%	90%	69%	81%
079-084	94%	92%	78%	86%
085-090	95%	92%	78%	86%
091-096	96%	93%	79%	88%
097-102	96%	94%	80%	91%
103-108	97%	94%	80%	92%
109-114	97%	95%	81%	92%
115-120	97%	95%	81%	93%
121-180	99%	98%	91%	97%
181-240	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1986
ALL CLAIMS

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TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	180	49	572,654	5,493
007-012	311	65	1,171,270	147,411
013-018	139	42	797,061	105,085
019-024	124	48	1,097,520	155,735
025-030	163	43	1,058,602	297,336
031-036	142	51	2,189,122	619,615
037-042	170	55	2,062,535	903,971
043-048	161	72	2,767,201	1,207,536
049-054	171	72	3,928,062	1,295,692
055-060	142	49	2,379,484	935,075
061-066	133	44	2,203,313	834,112
067-072	72	27	1,112,705	658,233
073-078	36	10	216,690	496,941
079-084	37	16	754,850	303,404
085-090	22	6	317,000	330,786
091-096	11	2	200,000	142,201
097-102	14	7	241,300	136,080
103-108	5	1	100,000	55,915
109-114	5	1	100,000	28,155
115-120	3	2	40,000	47,085
121-180	23	10	654,000	204,266
181-240	13	5	382,501	127,672
OVER 240	1			
TOTAL	2,078	677	24,345,870	9,037,799

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	8%	7%	2%	%
007-012	23%	16%	7%	1%
013-018	30%	23%	10%	2%
019-024	36%	30%	14%	4%
025-030	44%	36%	19%	7%
031-036	50%	44%	28%	14%
037-042	59%	52%	36%	24%
043-048	66%	62%	48%	38%
049-054	75%	73%	64%	52%
055-060	81%	80%	74%	62%
061-066	88%	87%	83%	71%
067-072	91%	91%	87%	79%
073-078	93%	92%	88%	84%
079-084	95%	94%	91%	88%
085-090	96%	95%	92%	91%
091-096	96%	96%	93%	93%
097-102	97%	97%	94%	94%
103-108	97%	97%	95%	95%
109-114	98%	97%	95%	95%
115-120	98%	97%	95%	96%
121-180	99%	99%	98%	98%
181-240	99%	100%	100%	100%
OVER 240	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1986
PHYSICIANS

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TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	28	11	283,940	4,304
007-012	64	26	704,825	111,073
013-018	42	16	214,150	11,511
019-024	53	21	629,454	68,513
025-030	71	18	359,750	140,059
031-036	81	25	1,315,750	212,912
037-042	113	35	1,417,337	596,633
043-048	105	42	1,882,419	648,595
049-054	114	47	3,021,612	755,507
055-060	99	28	1,387,000	541,813
061-066	100	30	1,796,304	493,873
067-072	46	15	700,533	476,870
073-078	21	7	71,690	236,625
079-084	26	12	670,100	212,108
085-090	16	2	175,000	105,390
091-096	9	1	100,000	111,840
097-102	9	5	235,000	99,474
103-108	3			1,235
109-114	5	1	100,000	28,155
115-120	1			9,087
121-180	20	7	354,000	123,820
181-240	8	3	182,501	61,116
OVER 240	1			
TOTAL	1,035	352	15,601,365	5,050,513

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	2%	3%	1%	%
007-012	8%	10%	6%	2%
013-018	12%	15%	7%	2%
019-024	18%	21%	11%	3%
025-030	24%	26%	14%	6%
031-036	32%	33%	22%	10%
037-042	43%	43%	31%	22%
043-048	53%	55%	43%	35%
049-054	64%	68%	63%	50%
055-060	74%	76%	71%	61%
061-066	84%	84%	83%	70%
067-072	88%	89%	87%	80%
073-078	90%	91%	88%	85%
079-084	93%	94%	92%	89%
085-090	94%	95%	93%	91%
091-096	95%	95%	94%	93%
097-102	96%	96%	95%	95%
103-108	96%	96%	95%	95%
109-114	97%	97%	96%	96%
115-120	97%	97%	96%	96%
121-180	99%	99%	98%	98%
181-240	99%	100%	100%	100%
OVER 240	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1986
HOSPITALS

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TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	117	22	235,022	788
007-012	219	25	405,820	23,953
013-018	84	18	538,698	91,964
019-024	56	18	348,983	56,984
025-030	69	15	377,927	120,478
031-036	47	20	644,172	382,938
037-042	42	12	468,490	253,833
043-048	43	20	509,813	466,147
049-054	44	17	630,950	468,830
055-060	34	16	915,984	379,675
061-066	26	11	286,759	280,617
067-072	18	7	370,700	156,668
073-078	15	3	145,000	260,316
079-084	7	2	53,500	79,149
085-090	3	1	100,000	223,301
091-096	1	1	100,000	26,261
097-102	3	1	2,800	8,229
103-108	2	1	100,000	54,680
115-120	2	2	40,000	37,998
121-180	3	3	300,000	80,446
181-240	3	2	200,000	61,892
TOTAL	838	217	6,774,618	3,515,147

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	13%	10%	3%	%
007-012	40%	21%	9%	%
013-018	50%	29%	17%	3%
019-024	56%	38%	22%	4%
025-030	65%	45%	28%	8%
031-036	70%	54%	37%	19%
037-042	75%	59%	44%	26%
043-048	80%	69%	52%	39%
049-054	86%	76%	61%	53%
055-060	90%	84%	74%	63%
061-066	93%	89%	79%	71%
067-072	95%	92%	84%	76%
073-078	97%	94%	86%	83%
079-084	97%	94%	87%	85%
085-090	98%	95%	89%	92%
091-096	98%	95%	90%	93%
097-102	98%	96%	90%	93%
103-108	99%	96%	92%	94%
115-120	99%	97%	92%	95%
121-180	99%	99%	97%	98%
181-240	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1985
ALL CLAIMS

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TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	146	51	396,120	6,158
007-012	202	49	574,903	34,887
013-018	131	47	722,141	78,302
019-024	115	39	1,212,514	192,167
025-030	125	40	1,267,065	233,269
031-036	110	40	1,025,048	435,453
037-042	143	60	2,286,696	641,734
043-048	119	61	2,753,205	714,685
049-054	103	52	2,407,489	689,914
055-060	109	47	1,883,674	715,382
061-066	78	33	1,404,600	458,364
067-072	43	17	947,117	456,438
073-078	36	17	576,080	237,796
079-084	29	14	771,472	250,412
085-090	13	5	274,500	156,108
091-096	16	5	272,750	92,993
097-102	4	2	121,500	37,792
103-108	12	8	377,500	47,831
109-114	6	5	110,154	17,072
115-120	2	1	100,000	7,630
121-180	26	15	765,236	130,728
181-240	2	2	150,000	8,356
TOTAL	1,570	610	20,399,764	5,643,471

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	9%	8%	1%	7%
007-012	22%	16%	4%	4%
013-018	30%	24%	8%	2%
019-024	37%	30%	14%	5%
025-030	45%	37%	20%	9%
031-036	52%	43%	25%	17%
037-042	61%	53%	36%	28%
043-048	69%	63%	50%	41%
049-054	76%	71%	61%	53%
055-060	82%	79%	71%	66%
061-066	87%	85%	78%	74%
067-072	90%	87%	82%	82%
073-078	92%	90%	85%	86%
079-084	94%	92%	89%	91%
085-090	95%	93%	90%	93%
091-096	96%	94%	92%	95%
097-102	96%	94%	92%	96%
103-108	97%	96%	94%	97%
109-114	98%	97%	95%	97%
115-120	98%	97%	95%	97%
121-180	99%	99%	99%	99%
181-240	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1985
PHYSICIANS

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TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	14	8	128,658	4,392
007-012	32	11	228,188	11,194
013-018	36	10	206,166	43,090
019-024	55	19	851,475	142,837
025-030	67	20	697,115	135,115
031-036	62	18	461,918	159,768
037-042	88	29	1,386,197	402,928
043-048	81	40	2,128,335	491,899
049-054	76	36	1,868,989	506,835
055-060	85	35	1,632,041	553,633
061-066	54	19	1,184,750	286,392
067-072	32	14	824,145	387,766
073-078	28	14	553,830	174,702
079-084	22	12	720,972	212,864
085-090	11	5	274,500	120,136
091-096	14	4	269,000	91,644
097-102	4	2	121,500	37,792
103-108	12	8	377,500	47,831
109-114	6	5	110,154	17,072
115-120	1	1	100,000	2,144
121-180	15	9	522,538	83,711
181-240	1	1	50,000	8,356
TOTAL	796	320	14,697,971	3,922,101

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	17%	11%	4%	%
007-012	40%	23%	9%	1%
013-018	53%	36%	19%	4%
019-024	60%	43%	24%	6%
025-030	66%	50%	35%	12%
031-036	72%	58%	42%	19%
037-042	80%	69%	60%	37%
043-048	84%	76%	69%	47%
049-054	88%	83%	80%	60%
055-060	91%	87%	83%	70%
061-066	94%	93%	88%	82%
067-072	95%	94%	90%	87%
073-078	96%	96%	91%	90%
079-084	97%	96%	92%	93%
085-090	98%	96%	92%	96%
091-096	98%	96%	92%	96%
115-120	98%	96%	92%	96%
121-180	99%	99%	97%	100%
181-240	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
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TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	101	23	197,866	1,766
007-012	140	23	248,159	21,649
013-018	75	24	456,453	30,833
019-024	40	14	212,035	37,499
025-030	40	13	481,150	79,216
031-036	36	15	325,730	90,725
037-042	43	22	808,750	227,337
043-048	26	14	410,620	131,125
049-054	21	13	533,000	172,515
055-060	17	8	129,500	130,253
061-066	18	12	214,500	161,499
067-072	10	2	109,500	63,560
073-078	7	3	22,250	45,094
079-084	5	1	50,000	36,956
085-090	2			35,972
091-096	1			
115-120	1			5,486
121-180	8	5	242,000	44,752
181-240	1	1	100,000	
TOTAL	592	193	4,541,513	1,316,237

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	1%	2%	0%	0%
007-012	5%	5%	2%	0%
013-018	10%	9%	3%	1%
019-024	17%	15%	9%	5%
025-030	25%	21%	14%	8%
031-036	33%	26%	17%	12%
037-042	44%	35%	26%	22%
043-048	54%	48%	41%	35%
049-054	64%	59%	54%	48%
055-060	74%	70%	65%	62%
061-066	81%	76%	73%	69%
067-072	85%	80%	78%	79%
073-078	89%	85%	82%	84%
079-084	91%	89%	87%	89%
085-090	93%	90%	89%	92%
091-096	95%	91%	91%	94%
097-102	95%	92%	92%	95%
103-108	97%	95%	94%	97%
109-114	97%	96%	95%	97%
115-120	97%	96%	96%	97%
121-180	99%	99%	99%	99%
181-240	100%	100%	100%	100%

TABLE VI

Time Summary from Incident to Closure
(No Limits on Amounts)

Just as in the prior tables, these are for the full life of the claim but no dollar limit is imposed on the losses to control the skewness. We can see that for all claims in 1987, 96% of the paid claims are closed by the 10th year, this represents 91% of the indemnity.

MISSOURI
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CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	107	30	86,888	96,906	183,795	2,049
007-012	207	55	1,007,284	684,612	1,693,897	40,600
013-018	156	36	826,257	582,918	1,409,175	56,489
019-024	136	53	827,422	1,771,391	2,598,813	249,364
025-030	147	38	1,973,160	844,950	2,818,110	216,010
031-036	124	43	631,968	1,031,297	1,663,265	402,634
037-042	150	66	1,509,678	2,201,310	3,710,990	820,903
043-048	147	57	2,423,859	2,538,469	4,962,328	1,094,310
049-054	155	62	1,969,507	3,176,115	5,145,622	1,155,166
055-060	178	51	2,265,453	1,395,179	3,660,632	1,277,197
061-066	114	37	1,246,726	1,489,449	2,736,175	743,075
067-072	72	10	222,033	219,372	441,405	618,216
073-078	49	14	560,961	81,000	641,961	640,048
079-084	47	11	1,194,334	962,879	2,157,213	518,798
085-090	31	8	66,927	405,073	472,000	172,553
091-096	18	3	27,500	145,740	173,240	228,156
097-102	15	8	129,419	350,002	479,421	285,476
103-108	9	6	305,248	428,252	733,500	84,219
109-114	9	5	104,020	53,730	157,750	25,737
115-120	8	3	3,790	119,710	123,500	71,571
121-180	31	17	1,701,059	481,950	2,183,009	528,347
181-240	8	5	279,249	702,864	982,112	89,200
OVER 240	1					5,262
TOTAL	1,919	618	19,362,742	19,763,168	39,127,913	9,325,380

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	5%	4%	%	%	%	%
007-012	16%	13%	5%	3%	4%	%
013-018	24%	19%	9%	6%	8%	1%
019-024	31%	28%	14%	15%	15%	3%
025-030	39%	34%	24%	20%	22%	6%
031-036	45%	41%	27%	25%	26%	10%
037-042	53%	51%	35%	36%	35%	19%
043-048	61%	61%	47%	49%	48%	30%
049-054	69%	71%	58%	65%	61%	43%
055-060	78%	79%	69%	72%	71%	56%
061-066	84%	85%	76%	80%	78%	64%
067-072	88%	87%	77%	81%	79%	71%
073-078	90%	89%	80%	81%	80%	78%
079-084	93%	91%	86%	86%	86%	84%
085-090	94%	92%	86%	88%	87%	85%
091-096	95%	92%	86%	89%	88%	88%
097-102	96%	94%	87%	90%	89%	91%
103-108	97%	95%	89%	93%	91%	92%
109-114	97%	95%	89%	93%	91%	92%
115-120	97%	96%	89%	94%	91%	93%
121-180	99%	99%	98%	96%	97%	98%
181-240	99%	100%	100%	100%	100%	99%
OVER 240	100%	100%	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
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TIME SUMMARY FROM INCIDENT TO CLOSURE
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TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	8	4	4,942	26,071	31,013	335
007-012	45	13	781,837	275,925	1,057,762	25,115
013-018	37	11	752,550	316,700	1,069,250	35,912
019-024	45	21	260,135	968,031	1,228,166	156,523
025-030	82	22	1,842,190	729,876	2,572,066	115,307
031-036	56	20	400,250	541,230	941,480	147,712
037-042	94	41	1,043,611	1,523,969	2,567,582	447,347
043-048	87	36	2,243,442	2,251,717	4,495,159	593,948
049-054	96	33	1,110,662	1,810,668	2,921,330	664,030
055-060	114	32	1,762,250	888,500	2,650,750	818,447
061-066	78	24	657,703	620,597	1,278,300	459,702
067-072	40	4	185,000	202,500	387,500	357,826
073-078	32	8	523,261	35,000	558,261	438,240
079-084	32	6	581,450	488,550	1,070,000	351,399
085-090	27	7	66,927	400,073	467,000	152,244
091-096	13	2	20,000	50,000	70,000	180,507
097-102	9	4	49,554	232,437	281,991	171,904
103-108	5	5	305,248	403,252	708,500	62,159
109-114	7	3	75,000		75,000	17,042
121-180	20	12	580,613	406,950	987,563	410,750
181-240	2	1		50,000	50,000	1,382
OVER 240	1					5,262
TOTAL	930	309	13,246,625	12,222,046	25,468,673	5,613,093

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	%	1%	%	%	%	%
007-012	5%	5%	5%	2%	4%	%
013-018	9%	9%	11%	5%	8%	1%
019-024	14%	15%	13%	12%	13%	3%
025-030	23%	22%	27%	18%	23%	5%
031-036	29%	29%	30%	23%	27%	8%
037-042	39%	42%	38%	35%	37%	16%
043-048	48%	54%	55%	54%	54%	27%
049-054	59%	65%	63%	69%	66%	38%
055-060	71%	75%	77%	76%	76%	53%
061-066	79%	83%	81%	81%	81%	61%
067-072	84%	84%	83%	83%	83%	68%
073-078	87%	87%	87%	83%	85%	75%
079-084	90%	88%	91%	87%	89%	82%
085-090	93%	91%	92%	90%	91%	84%
091-096	95%	91%	92%	91%	91%	88%
097-102	96%	93%	92%	92%	92%	91%
103-108	96%	94%	95%	96%	95%	92%
109-114	97%	95%	95%	96%	95%	92%
121-180	99%	99%	100%	99%	99%	99%
181-240	99%	100%	100%	100%	100%	99%
OVER 240	100%	100%	100%	100%	100%	100%

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TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	79	16	38,081	59,745	97,827	1,349
007-012	135	31	176,496	316,201	494,697	8,923
013-018	100	17	57,739	228,686	286,425	18,099
019-024	73	23	472,142	722,282	1,194,424	65,025
025-030	49	10	39,050	68,994	108,044	83,337
031-036	55	17	130,068	135,317	265,385	202,890
037-042	39	16	357,658	445,592	803,250	312,634
043-048	40	11	134,466	160,537	295,003	423,605
049-054	46	19	804,621	1,293,623	2,098,244	432,338
055-060	45	16	491,203	500,512	991,715	419,139
061-066	28	10	464,023	788,852	1,252,875	232,425
067-072	25	3	22,878	16,872	39,750	222,657
073-078	13	6	37,700	46,000	83,700	181,444
079-084	13	4	583,634	391,079	974,713	152,958
085-090	4	1		5,000	5,000	20,309
091-096	5	1	7,500	95,740	103,240	47,649
097-102	5	3	75,865	103,961	179,826	113,159
103-108	3	1		25,000	25,000	22,060
109-114	1	1	25,800	49,450	75,250	6,829
115-120	5	1	1,290	1,710	3,000	24,913
121-180	10	5	1,120,446	75,000	1,195,446	117,597
181-240	6	4	279,249	652,864	932,112	87,818
TOTAL	779	216	5,319,909	6,183,017	11,504,926	3,197,157

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	10%	7%	4%	6%	5%	8%
007-012	27%	21%	4%	6%	5%	8%
013-018	40%	29%	5%	9%	7%	10%
019-024	49%	40%	13%	21%	18%	20%
025-030	55%	44%	14%	22%	18%	5%
031-036	63%	52%	17%	24%	21%	11%
037-042	68%	60%	23%	31%	28%	21%
043-048	73%	65%	26%	34%	30%	34%
049-054	79%	74%	41%	55%	49%	48%
055-060	84%	81%	50%	63%	57%	61%
061-066	88%	86%	59%	76%	68%	68%
067-072	91%	87%	59%	76%	68%	75%
073-078	93%	90%	60%	77%	69%	81%
079-084	94%	92%	71%	83%	78%	86%
085-090	95%	92%	71%	83%	78%	86%
091-096	96%	93%	71%	85%	79%	88%
097-102	96%	94%	73%	86%	80%	91%
103-108	97%	94%	73%	87%	80%	92%
109-114	97%	95%	73%	88%	81%	92%
115-120	97%	95%	73%	88%	81%	93%
121-180	99%	98%	94%	89%	91%	97%
181-240	100%	100%	100%	100%	100%	100%

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TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	180	49	226,117	250,130	762,654	5,493
007-012	311	65	209,866	124,520	2,487,397	147,411
013-018	139	42	190,197	754,036	1,451,754	105,085
019-024	124	48	74,066	172,600	1,763,632	155,735
025-030	163	43	444,328	222,274	1,822,050	297,336
031-036	142	51	2,948,366	2,932,239	8,025,123	619,615
037-042	170	55	314,349	347,151	3,935,205	903,971
043-048	161	72	774,206	416,044	7,381,633	1,207,536
049-054	171	72	1,571,074	720,969	10,084,817	1,295,692
055-060	142	49	571,008	643,542	4,186,484	935,075
061-066	133	44	873,350	1,414,362	4,509,985	834,112
067-072	72	27	119,296	585,237	2,714,440	658,233
073-078	36	10	40,750	11,750	616,690	496,941
079-084	37	16	310,000	139,100	929,850	303,404
085-090	22	6	53,857	123,779	1,265,136	330,786
091-096	11	2	107,431		402,431	142,201
097-102	14	7		225,000	431,300	136,080
103-108	5	1	100,000		100,000	55,915
109-114	5	1	100,000		100,000	28,155
115-120	3	2	40,000		40,000	47,085
121-180	23	10	367,795	306,366	1,034,161	204,266
181-240	13	5		25,000	739,251	127,672
OVER 240	1					
TOTAL	2,078	677	9,436,056	9,414,099	54,783,993	9,037,799

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	8%	7%	2%	2%	1%	%
007-012	23%	16%	4%	3%	5%	1%
013-018	30%	23%	6%	11%	8%	2%
019-024	36%	30%	7%	13%	11%	4%
025-030	44%	36%	12%	16%	15%	7%
031-036	50%	44%	43%	47%	29%	14%
037-042	59%	52%	46%	51%	36%	24%
043-048	66%	62%	54%	55%	50%	38%
049-054	75%	73%	71%	63%	68%	52%
055-060	81%	80%	77%	69%	76%	62%
061-066	88%	87%	86%	84%	84%	71%
067-072	91%	91%	88%	91%	89%	79%
073-078	93%	92%	88%	91%	90%	84%
079-084	95%	94%	91%	92%	92%	88%
085-090	96%	95%	92%	94%	94%	91%
091-096	96%	96%	93%	94%	95%	93%
097-102	97%	97%	93%	96%	96%	94%
103-108	97%	97%	94%	96%	96%	95%
109-114	98%	97%	95%	96%	96%	95%
115-120	98%	97%	96%	96%	96%	96%
121-180	99%	99%	100%	99%	98%	98%
181-240	99%	100%	100%	100%	100%	100%
OVER 240	100%	100%	100%	100%	100%	100%

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TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	28	11	205,050	245,500	473,940	4,304
007-012	64	26	204,281	106,000	1,604,825	111,073
013-018	42	16	35,882	25,143	214,150	11,511
019-024	53	21	6,500	18,500	795,566	68,513
025-030	71	18	294,400	20,850	459,750	140,059
031-036	81	25	489,211	296,289	2,103,596	212,912
037-042	113	35	258,349	167,651	1,880,587	596,633
043-048	105	42	589,634	391,366	4,382,419	648,595
049-054	114	47	1,481,574	707,969	6,449,905	755,507
055-060	99	28	310,000	548,000	2,424,500	541,813
061-066	100	30	619,570	1,255,112	4,052,946	493,873
067-072	46	15	26,196	583,837	1,495,533	476,870
073-078	21	7	750	11,750	71,690	236,625
079-084	26	12	275,000	102,100	845,100	212,108
085-090	16	2	42,959	105,177	223,136	105,390
091-096	9	1			295,000	111,840
097-102	9	5		225,000	425,000	99,474
103-108	3					1,235
109-114	5	1	100,000		100,000	28,155
115-120	1					9,087
121-180	20	7	42,795	207,205	454,000	123,820
181-240	8	3		25,000	216,251	61,116
OVER 240	1					
TOTAL	1,035	352	4,982,151	5,042,449	28,967,894	5,050,513

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	2%	3%	4%	4%	1%	%
007-012	8%	10%	8%	6%	7%	2%
013-018	12%	15%	8%	7%	7%	2%
019-024	18%	21%	9%	7%	10%	3%
025-030	24%	26%	14%	8%	12%	6%
031-036	32%	33%	24%	14%	19%	10%
037-042	43%	43%	29%	17%	26%	22%
043-048	53%	55%	41%	25%	41%	35%
049-054	64%	68%	71%	39%	63%	50%
055-060	74%	76%	77%	50%	71%	61%
061-066	84%	84%	90%	75%	85%	70%
067-072	88%	89%	90%	86%	90%	80%
073-078	90%	91%	90%	86%	91%	85%
079-084	93%	94%	96%	88%	94%	89%
085-090	94%	95%	97%	90%	94%	91%
091-096	95%	95%	97%	90%	95%	93%
097-102	96%	96%	97%	95%	97%	95%
103-108	96%	96%	97%	95%	97%	95%
109-114	97%	97%	99%	95%	97%	96%
115-120	97%	97%	99%	95%	97%	96%
121-180	99%	99%	100%	99%	99%	98%
181-240	99%	100%	100%	100%	100%	100%
OVER 240	100%	100%	100%	100%	100%	100%

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TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	117	22	8,648	2,800	235,022	788
007-012	219	25	2,500	5,500	821,947	23,953
013-018	84	18	151,302	699,693	1,193,391	91,964
019-024	56	18	17,208	4,100	748,983	56,984
025-030	69	15	131,051	135,224	541,375	120,478
031-036	47	20	2,455,355	2,613,800	5,442,327	382,938
037-042	42	12			1,781,910	253,833
043-048	43	20	1,800	11,200	2,555,362	466,147
049-054	44	17			3,334,412	468,830
055-060	34	16	239,991	82,059	1,685,484	379,675
061-066	26	11	98,750	159,250	296,759	280,617
067-072	18	7	84,000		1,177,435	156,668
073-078	15	3	40,000		545,000	260,316
079-084	7	2	30,000	22,000	53,500	79,149
085-090	3	1			1,000,000	223,301
091-096	1	1	107,431		107,431	26,261
097-102	3	1			2,800	8,229
103-108	2	1	100,000		100,000	54,680
115-120	2	2	40,000		40,000	37,998
121-180	3	3	325,000	99,161	580,161	80,446
181-240	3	2			523,000	61,892
TOTAL	838	217	3,833,036	3,834,787	22,766,299	3,515,147

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	13%	10%	0%	0%	1%	0%
007-012	40%	21%	0%	0%	4%	0%
013-018	50%	29%	4%	18%	9%	3%
019-024	56%	38%	4%	18%	13%	4%
025-030	65%	45%	8%	22%	15%	8%
031-036	70%	54%	72%	90%	39%	19%
037-042	75%	59%	72%	90%	47%	26%
043-048	80%	69%	72%	90%	58%	39%
049-054	86%	76%	72%	90%	73%	53%
055-060	90%	84%	78%	92%	80%	63%
061-066	93%	89%	81%	96%	81%	71%
067-072	95%	92%	83%	96%	87%	76%
073-078	97%	94%	84%	96%	89%	83%
079-084	97%	94%	85%	97%	89%	85%
085-090	98%	95%	85%	97%	94%	92%
091-096	98%	95%	87%	97%	94%	93%
097-102	98%	96%	87%	97%	94%	93%
103-108	99%	96%	90%	97%	94%	94%
115-120	99%	97%	91%	97%	95%	95%
121-180	99%	99%	100%	100%	97%	98%
181-240	100%	100%	100%	100%	100%	100%

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000-006	146	51			396,120	6,158
007-012	202	49	8,915		869,585	34,887
013-018	131	47			727,141	78,302
019-024	115	39	500	5,500	2,375,103	192,167
025-030	126	40			2,663,320	234,018
031-036	110	40	111,833	199,833	2,111,722	435,453
037-042	143	60			4,028,977	641,734
043-048	119	61	2,000	3,000	8,648,848	714,685
049-054	103	52			3,706,633	689,914
055-060	109	47	4,000	8,000	2,979,971	715,382
061-066	78	33			1,821,054	458,364
067-072	43	17	34,000	44,318	1,371,762	456,438
073-078	36	17			926,978	237,796
079-084	29	14			1,171,472	250,412
085-090	13	5			664,981	156,108
091-096	16	5			277,750	92,993
097-102	4	2			221,500	37,792
103-108	12	8			477,500	47,831
109-114	6	5			110,154	17,072
115-120	2	1			200,000	7,630
121-180	26	15			2,565,236	130,728
181-240	2	2			650,000	8,356
TOTAL	1,571	610	161,248	260,651	38,965,807	5,644,220

TIME IN MONTHS	NO REPORTED INCIDENTS	NO PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	PAID ALLOCATED CLAIM EXPENSE
000-006	9%	8%	0%	0%	1%	0%
007-012	22%	16%	5%	0%	3%	0%
013-018	30%	24%	5%	0%	5%	2%
019-024	37%	30%	5%	2%	11%	5%
025-030	45%	37%	5%	2%	18%	9%
031-036	52%	43%	75%	78%	23%	17%
037-042	61%	53%	75%	78%	33%	28%
043-048	69%	63%	76%	79%	55%	41%
049-054	76%	71%	76%	79%	65%	53%
055-060	83%	79%	78%	82%	73%	66%
061-066	87%	85%	78%	82%	77%	74%
067-072	90%	87%	100%	100%	81%	82%
073-078	92%	90%	100%	100%	83%	86%
079-084	94%	92%	100%	100%	86%	91%
085-090	95%	93%	100%	100%	88%	93%
091-096	96%	94%	100%	100%	89%	95%
097-102	96%	94%	100%	100%	89%	96%
103-108	97%	96%	100%	100%	90%	97%
109-114	98%	97%	100%	100%	91%	97%
115-120	98%	97%	100%	100%	91%	97%
121-180	99%	99%	100%	100%	98%	99%
181-240	100%	100%	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1985
PHYSICIANS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	14	8			128,658	4,392
007-012	32	11			251,513	11,194
013-018	36	10			206,166	43,090
019-024	55	19			1,614,064	142,837
025-030	68	20			854,595	135,864
031-036	62	18	10,833	10,833	551,918	159,768
037-042	88	29			2,578,478	402,928
043-048	81	40			2,867,957	491,899
049-054	76	36			2,993,133	506,835
055-060	85	35			2,728,338	553,633
061-066	54	19			1,601,204	286,392
067-072	32	14	34,000	44,318	1,224,145	387,766
073-078	28	14			904,728	174,702
079-084	22	12			1,120,972	212,864
085-090	11	5			664,981	120,136
091-096	14	4			274,000	91,644
097-102	4	2			221,500	37,792
103-108	12	8			477,500	47,831
109-114	6	5			110,154	17,072
115-120	1	1			200,000	2,144
121-180	15	9			1,322,538	83,711
181-240	1	1			50,000	8,356
TOTAL	797	320	44,833	55,151	22,946,542	3,922,850

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	1%	2%	0%	0%	0%	0%
007-012	5%	5%	0%	0%	1%	0%
013-018	10%	9%	0%	0%	2%	1%
019-024	17%	15%	0%	0%	9%	5%
025-030	25%	21%	0%	0%	13%	8%
031-036	33%	26%	24%	19%	15%	12%
037-042	44%	35%	24%	19%	26%	22%
043-048	54%	48%	24%	19%	39%	35%
049-054	64%	59%	24%	19%	52%	48%
055-060	74%	70%	24%	19%	64%	62%
061-066	81%	76%	24%	19%	71%	69%
067-072	85%	80%	100%	100%	76%	79%
073-078	89%	85%	100%	100%	80%	84%
079-084	91%	89%	100%	100%	85%	89%
085-090	93%	90%	100%	100%	88%	92%
091-096	95%	91%	100%	100%	89%	94%
097-102	95%	92%	100%	100%	90%	95%
103-108	97%	95%	100%	100%	92%	97%
109-114	97%	96%	100%	100%	93%	97%
115-120	97%	96%	100%	100%	94%	97%
121-180	99%	99%	100%	100%	99%	99%
181-240	100%	100%	100%	100%	100%	100%

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
TIME SUMMARY FROM INCIDENT TO CLOSURE
CLAIMS CLOSED IN 1985
HOSPITALS

*RELATED CLAIMS HAVE BEEN CONSOLIDATED AS ONE INCIDENT.
CLAIMS CLOSED WITHOUT PAYMENT ARE INCLUDED.

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	101	23			197,866	1,766
007-012	140	23	8,115		519,516	21,649
013-018	75	24			461,453	30,833
019-024	40	14	500	5,500	612,035	37,499
025-030	40	13			1,719,925	79,216
031-036	36	15	101,000	189,000	515,730	90,725
037-042	43	22			1,358,750	227,337
043-048	26	14	2,000	3,000	5,460,620	131,125
049-054	21	13			708,000	172,515
055-060	17	8	4,000	8,000	129,500	130,253
061-066	18	12			214,500	161,499
067-072	10	2			134,145	63,560
073-078	7	3			22,250	45,094
079-084	5	1			50,000	36,956
085-090	2					35,972
091-096	1					
115-120	1					5,486
121-180	8	5			1,242,000	44,752
181-240	1	1			600,000	
TOTAL	592	193	115,615	205,500	13,946,290	1,316,237

TIME IN MONTHS	NO OF REPORTED INCIDENTS	NO OF PAID INCIDENTS	ECONOMIC DAMAGE	NON-ECONOMIC DAMAGE	INDEMNITY PAID	ALLOCATED CLAIM EXPNS PD
000-006	17%	11%	%	%	1%	%
007-012	40%	23%	7%	%	5%	1%
013-018	53%	36%	7%	%	8%	4%
019-024	60%	43%	7%	2%	12%	6%
025-030	66%	50%	7%	2%	25%	12%
031-036	72%	58%	94%	94%	28%	19%
037-042	80%	69%	94%	94%	38%	37%
043-048	84%	76%	96%	96%	77%	47%
049-054	88%	83%	96%	96%	82%	60%
055-060	91%	87%	100%	100%	83%	70%
061-066	94%	93%	100%	100%	85%	82%
067-072	95%	94%	100%	100%	86%	87%
073-078	96%	96%	100%	100%	86%	90%
079-084	97%	96%	100%	100%	86%	93%
085-090	98%	96%	100%	100%	86%	96%
091-096	98%	96%	100%	100%	86%	96%
115-120	98%	96%	100%	100%	86%	96%
121-180	99%	99%	100%	100%	95%	100%
181-240	100%	100%	100%	100%	100%	100%

TABLE VII

**Bodily Injury Claim Indemnity Comparison
(By Time Lapse from Incident to Disposition)**

Table VII compares the indemnity paid by severity of loss. It also compares the prior year result (1985 and 1986) with the current year result (1986 and 1987) and views the change year to year. This review is for each level of severity of the injury sustained to see whether the legal system reasonably allocates greater loss for greater injury. We also see how varied the claims are to each other in the "standard error" column. The "ratio for average paid claims" is arrived at by dividing the current year severity, or average loss, by the prior year's. A summary of the results is set out below:

Severity	1985	1986	1987	Mean	Ratio
0,1	15,229	28,439	22,707	22,115	1.22
2,3,4	18,505	22,514	13,177	18,065	1.00
5,6,7,8	114,005	170,237	125,316	136,519	7.55
9	101,353	111,981	118,166	110,500	6.11

The last column of the above table uses a standard of "1.00" for severity class 2,3,4 and shows the relationship of the mean loss in each of the other classes to that standard, i.e. and average loss in severity class 5,6,7,8 is seven times greater than the average loss for severity class 2,3,4. Severity class 9 average loss was over six times as large as class 2,3,4 and less than 5,6,7,8. The reason for this is probably that severity class 9 is almost always for an injury resulting in death and such losses require no long term maintenance of the injured party.

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1986

ALL COMPANIES
SEVERITY 0,1

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	3	1,028	330.000	1	1,500	.000	1.4591
7- 12	5	8,150	6,660.000	6	7,611	4,127.000	.9338
19- 24	5	15,025	8,345.000	6	17,386	11,616.000	1.1571
31- 36	6	38,500	20,024.000	6	37,541	17,116.000	.9750
43- 48	6	18,833	10,341.000	1	8,500	.000	.4513
55- 60	4	8,000	4,061.000	1	68,000	.000	8.5000
67- 72	5	76,950	36,572.000			.000	.0000
79- 84	1	5,690	.000	1	60,000	.000	10.5448
91- 96			.000	1	5,000	.000	.0000
103-108			.000	1	2,500	.000	.0000
127-132	2	32,500	17,492.000	1	25,000	.000	.7692
139-144			.000	3	30,021	24,959.000	.0000
181-240	2	79,375	54,496.000			.000	.0000
TOTAL	39	28,439	7,190.000	28	22,707	5,739.000	.7984

SEVERITY 2,3,4

1
59
1

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	38	3,810	970.000	27	8,472	2,673.000	2.2236
7- 12	62	8,239	1,435.000	61	8,448	1,702.000	1.0253
19- 24	62	20,084	5,224.000	49	8,350	1,144.000	.4157
31- 36	52	27,075	6,882.000	44	13,314	2,925.000	.4917
43- 48	54	26,689	6,403.000	55	14,527	2,535.000	.5443
55- 60	29	38,346	11,357.000	36	20,179	3,700.000	.5262
67- 72	23	45,859	17,916.000	18	18,802	7,451.000	.4099
79- 84	9	22,677	8,802.000	5	24,500	10,999.000	1.0803
91- 96	3	100,433	97,164.000	1	5,000	.000	.0497
103-108			.000	8	20,419	8,476.000	.0000
115-120			.000	3	47,333	34,853.000	.0000
139-144			.000	1	6,000	.000	.0000
151-156	1	40,000	.000			.000	.0000
163-168			.000	1	30,000	.000	.0000
181-240	1	57,501	.000			.000	.0000
TOTAL	334	22,514	2,601.000	309	13,177	1,086.000	.5852

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1986

ALL COMPANIES
SEVERITY 5,6,7,8

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR ST ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	8	61,943	30,935.000	2	21,865	16,999.000	.3529
7- 12	19	118,072	55,900.000	13	162,016	83,928.000	1.3721
19- 24	21	267,298	155,877.000	9	42,757	13,340.000	.1599
31- 36	25	82,819	23,409.000	24	70,956	18,193.000	.8567
43- 48	64	229,510	40,443.000	48	131,284	33,284.000	.5720
55- 60	31	135,322	32,317.000	36	152,139	32,888.000	1.1242
67- 72	12	205,600	57,696.000	5	84,352	53,645.000	.4102
79- 84	8	45,110	16,522.000	5	57,500	36,477.000	1.2746
91- 96	4	333,107	225,164.000	7	151,143	48,009.000	.4537
103-108	4	33,750	22,560.000	4	125,763	58,811.000	3.7263
115-120	2	120,419	105,347.000	1	3,000	.000	.0249
127-132			.000	3	423,389	175,495.000	.0000
139-144	1	62,500	.000	6	106,963	47,273.000	1.7114
151-156			.000	1	45,000	.000	.0000
163-168	3	130,333	49,323.000	1	75,000	.000	.5754
175-180	4	193,205	82,382.000	2	75,000	24,999.000	.3881
181-240			.000	3	277,370	90,127.000	.0000
TOTAL	206	170,237	22,605.000	170	125,316	14,764.000	.7361

SEVERITY 9

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR ST ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	4	102,294	22,494.000			.000	.0000
7- 12	7	125,956	73,687.000	15	138,584	49,161.000	1.1002
19- 24	14	88,450	23,302.000	17	173,235	93,888.000	1.9585
31- 36	18	127,615	36,708.000	34	75,396	13,784.000	.5908
43- 48	20	64,270	17,174.000	21	66,107	26,532.000	1.0285
55- 60	29	138,067	37,321.000	13	147,409	56,301.000	1.0676
67- 72	5	136,102	51,844.000	5	147,000	80,875.000	1.0800
79- 84			.000	5	277,942	156,516.000	.0000
91- 96	1	100,000	.000			.000	.0000
103-108	1	190,000	.000	1	100,000	.000	.5263
TOTAL	99	111,981	14,798.000	111	118,166	19,924.000	1.0552

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1985

ALL COMPANIES
SEVERITY 0,1

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	6	13,675	10,439.000	3	1,028	330.000	.0751
7- 12	4	1,381	750.000	5	8,150	6,660.000	5.9015
19- 24	3	7,439	2,905.000	5	15,025	8,345.000	2.0197
31- 36	2	101,875	97,999.000	6	38,500	20,024.000	.3779
43- 48	4	4,625	1,928.000	6	18,833	10,341.000	4.0720
55- 60	3	20,833	15,874.000	4	8,000	4,061.000	.3840
67- 72	4	6,750	2,284.000	5	76,950	36,572.000	11.4000
79- 84			.000	1	5,690	.000	.0000
103-108	1	15,000	.000			.000	.0000
115-120	2	2,500	.000			.000	.0000
127-132			.000	2	32,500	17,492.000	.0000
181-240			.000	2	79,375	54,496.000	.0000
TOTAL	29	15,229	7,132.000	39	28,439	7,190.000	1.8674

SEVERITY 2,3,4

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	32	4,649	1,913.000	38	3,810	970.000	.8195
7- 12	68	5,941	1,549.000	62	8,239	1,435.000	1.3868
19- 24	46	10,755	2,275.000	62	20,084	5,224.000	1.8674
31- 36	37	20,863	5,942.000	52	27,075	6,882.000	1.2977
43- 48	31	34,922	13,891.000	54	26,689	6,403.000	.7642
55- 60	33	39,710	11,703.000	29	38,346	11,357.000	.9656
67- 72	12	32,526	12,999.000	23	45,859	17,916.000	1.4099
79- 84	10	19,567	4,725.000	9	22,677	8,802.000	1.1589
91- 96	2	12,625	9,000.000	3	100,433	97,164.000	7.9550
103-108	2	31,250	18,492.000			.000	.0000
115-120	1	12,500	.000			.000	.0000
127-132	1	200,000	.000			.000	.0000
139-144	3	15,245	12,367.000			.000	.0000
151-156			.000	1	40,000	.000	.0000
181-240			.000	1	57,501	.000	.0000
TOTAL	278	18,505	2,553.000	334	22,514	2,601.000	1.2166

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1985

ALL COMPANIES
SEVERITY 5,6,7,8

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	7	18,407	8,204.000	8	61,943	30,935.000	3.3651
7- 12	12	21,171	7,548.000	19	118,072	55,900.000	5.5770
19- 24	24	81,943	23,473.000	21	267,298	155,877.000	3.2619
31- 36	34	82,256	28,195.000	25	82,819	23,409.000	1.0068
43- 48	53	184,914	93,802.000	64	229,510	40,443.000	1.2411
55- 60	36	87,694	11,444.000	31	135,322	32,317.000	1.5431
67- 72	16	74,433	21,023.000	12	205,600	57,696.000	2.7622
79- 84	4	153,057	63,504.000	8	45,110	16,522.000	.2947
91- 96	5	102,200	26,495.000	4	333,107	225,164.000	3.2593
103-108	8	85,019	26,419.000	4	33,750	22,560.000	.3969
115-120	1	800,000	.000	2	120,419	105,347.000	.1505
127-132	1	100,000	.000			.000	.0000
139-144	2	1,000	.000	1	62,500	.000	62.5000
151-156	4	51,250	27,999.000			.000	.0000
163-168			.000	3	130,333	49,323.000	.0000
175-180	3	600,000	173,205.000	4	193,205	82,382.000	.3220
181-240	1	50,000	.000			.000	.0000
TOTAL	211	114,005	25,039.000	206	170,237	22,605.000	1.4932

SEVERITY 9

LAPSED MONTHS FROM INCIDENT TO DISPOSITION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
0- 6	2	21,673	20,493.000	4	102,294	22,494.000	4.7198
7- 12	10	93,709	33,042.000	7	125,956	73,687.000	1.3441
19- 24	17	143,954	61,015.000	14	88,450	23,302.000	.6144
31- 36	16	93,239	26,532.000	18	127,615	36,708.000	1.3686
43- 48	22	121,860	21,954.000	20	64,270	17,174.000	.5274
55- 60	16	41,706	11,312.000	29	138,067	37,321.000	3.3104
67- 72	5	70,265	29,308.000	5	136,102	51,844.000	1.9369
79- 84	3	226,827	87,618.000			.000	.0000
91- 96	1	25,000	.000	1	100,000	.000	4.0000
103-108			.000	1	190,000	.000	.0000
TOTAL	92	101,353	14,525.000	99	111,981	14,798.000	1.1048

TABLE VIII

Bodily Injury Claim Indemnity Comparison
(By Major Business Classification)

We have also developed the time studies as in Table VII for business classification to see if significant difference exist in mean loss year to year. These tables can be read exactly as those preceding.

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1986

ALL COMPANIES
SEVERITY 0,1

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR ST ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
CHIROPRACTORS			.000	1	2,500	.000	.0000
DENTISTS	1	1,250	.000	2	1,084	1,000.000	.8672
HOSPITALS	6	15,354	12,882.000	8	6,500	2,819.000	.4233
NURSES	2	3,916	1,000.000			.000	.0000
PHYS AND SURG	29	34,239	9,117.000	17	34,066	8,325.000	.9949
PODIA/CHIROPOD	1	15,000	.000			.000	.0000
TOTAL	39	28,439	7,190.000	28	22,707	5,739.000	.7984

SEVERITY 2,3,4

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR ST ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
CHIROPRACTORS			.000	3	9,212	9,333.000	.0000
CLINICS/CORP			.000	4	5,568	2,561.000	.0000
DENTISTS	10	13,315	5,201.000	33	10,898	3,101.000	.8184
HOSPITALS	120	12,466	2,019.000	135	10,317	1,403.000	.8276
NURSES	46	11,343	5,523.000	4	1,573	160.000	.1386
NURSING HOMES	9	10,964	3,921.000	3	898	1,000.000	.0819
PHARMACIES			.000	8	6,287	2,024.000	.0000
PHYS AND SURG	142	36,581	5,374.000	117	17,633	1,910.000	.4820
PODIA/CHIROPOD	7	10,790	3,224.000	2	73,500	43,495.000	6.8118
TOTAL	334	22,514	2,601.000	309	13,177	1,086.000	.5852

SEVERITY 5,6,7,8

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR ST ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
CLINICS/CORP			.000	2	141,000	108,611.000	.0000
DENTISTS	8	26,701	15,811.000	10	11,651	3,827.000	.4363
HOSPITALS	54	311,300	71,336.000	43	175,517	38,152.000	.5638
NURSES	13	15,997	4,056.000	1	39,230	.000	2.4523
NURSING HOMES	3	107,020	57,287.000	1	25,000	.000	.2336
OPTOMETRISTS	1	200,000	.000	2	16,750	12,999.000	.0837
PHARMACIES			.000	1	51,000	.000	.0000
PHYS AND SURG	126	136,834	18,275.000	107	121,558	17,116.000	.8883
PODIA/CHIROPOD	1	75,000	.000	3	67,500	27,477.000	.9000
TOTAL	206	170,237	22,605.000	170	125,316	14,764.000	.7361

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1986

ALL COMPANIES
SEVERITY 9

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
CHIROPRACTORS			.000	1	165,000	.000	.0000
CLINICS/CORP			.000	2	68,750	43,996.000	.0000
DENTISTS			.000	2	4,616	3,499.000	.0000
HOSPITALS	37	118,053	22,627.000	30	83,758	30,033.000	.7094
NURSES	5	215,782	100,976.000	3	127,608	36,164.000	.5913
NURSING HOMES	2	50,000	34,994.000	5	17,900	6,028.000	.3580
PHYS AND SURG	55	100,713	19,849.000	68	144,407	29,206.000	1.4338
TOTAL	99	111,981	14,798.000	111	118,166	19,924.000	1.0552

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1985

ALL COMPANIES
SEVERITY 0,1

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR ST ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DENTISTS			.000	1	1,250	.000	.0000
HOSPITALS	5	3,550	660.000	6	15,354	12,882.000	4.3250
NURSES	8	3,796	1,766.000	2	3,916	1,000.000	1.0316
NURSING HOMES	1	150	.000			.000	.0000
PHYS AND SURG	15	26,224	13,303.000	29	34,239	9,117.000	1.3056
PODIA/CHIROPOD			.000	1	15,000	.000	.0000
TOTAL	29	15,229	7,132.000	39	28,439	7,190.000	1.8674

SEVERITY 2,3,4

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR ST ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DENTISTS	1	800	.000	10	13,315	5,201.000	16.6437
HOSPITALS	114	11,063	2,118.000	120	12,466	2,019.000	1.1268
NURSES	49	3,863	980.000	46	11,343	5,523.000	2.9363
NURSING HOMES	14	10,141	3,969.000	9	10,964	3,921.000	1.0811
PHYS AND SURG	100	35,512	6,291.000	142	36,581	5,374.000	1.0301
PODIA/CHIROPOD			.000	7	10,790	3,224.000	.0000
TOTAL	278	18,505	2,553.000	334	22,514	2,601.000	1.2166

SEVERITY 5,6,7,8

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR ST ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
DENTISTS			.000	8	26,701	15,811.000	.0000
HOSPITALS	39	218,058	128,826.000	54	311,300	71,336.000	1.4276
NURSES	20	70,643	44,336.000	13	15,997	4,056.000	.2264
NURSING HOMES			.000	3	107,020	57,287.000	.0000
OPTOMETRISTS			.000	1	200,000	.000	.0000
PHYS AND SURG	152	93,012	8,988.000	126	136,834	18,275.000	1.4711
PODIA/CHIROPOD			.000	1	75,000	.000	.0000
TOTAL	211	114,005	25,039.000	206	170,237	22,605.000	1.4932

BODILY INJURY CLAIM INDEMNITY COMPARISONS
PRIOR YEAR = 1985

ALL COMPANIES
SEVERITY 9

MAJOR BUSINESS CLASSIFICATION	PRIOR YR NUMBER OF CLAIMS PAID	PRIOR YR AVERAGE PAID CLAIM	PRIOR YR STD ERR AVG PD CLAIM	CURR YR NUMBER OF CLAIMS PAID	CURR YR AVERAGE INDEMNITY CLAIM	CURR YR STD ERR AVG PD CLAIM	RATIO FOR AVG PD CLAIM
HOSPITALS	35	118,944	33,343.000	37	118,053	22,627.000	.9925
NURSES	2	106,250	11,487.000	5	215,782	100,976.000	2.0308
NURSING HOMES	2	42,500	12,488.000	2	50,000	34,994.000	1.1764
PHYS AND SURG	53	91,772	12,327.000	55	100,713	19,849.000	1.0974
TOTAL	92	101,353	14,525.000	99	111,981	14,798.000	1.1048

TABLE IX

Company Indemnity Analysis
(By Profession Specialty)

For insurance companies, an important factor in offering malpractice coverage is where are the losses occurring. This table shows us by year for 1987, 1986 and 1985, and for all years 1979 - 1988, the Insurance Services Office classification code of the profession which caused the loss and the number of claims that resulted with the total loss and the average loss. The all years report does include claims already closed in 1988.

This data is very helpful for establishing rate relativities for Missouri and should be studied carefully.

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 87

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80612 HOSPITAL NOT PROFIT BED	622	162	7,267,420.00	2,834,582.00	4,432,837.00
93215 HOSPITAL GOVERNMENT BED	126	39	2,439,050.00	927,111.00	1,511,939.00
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	95	41	4,578,678.00	2,598,436.00	1,980,242.00
80211 DENTIST NOC	55	26	228,178.00	84,658.00	143,519.00
80143 SURGERY GENERAL NOC M.D.	75	33	2,931,364.00	1,511,792.00	1,419,570.00
80257 INTERNAL MED NO SURGERY M.D.	60	17	757,730.00	553,910.00	203,820.00
80154 SURGERY ORTHOPEDIC M.D.	64	26	2,190,976.00	990,376.00	1,200,600.00
80152 SURGERY NEUROLOGY M.D.	18	4	234,226.00	224,226.00	10,000.00
80999 ADD CHG PARTNERSHIP LIABILITY M.D.	85	10	244,255.00	64,255.00	180,000.00
80268 PHYSICIANS NO SURGERY NOC M.D.	59	20	1,162,578.00	724,817.00	437,761.00
80145 SURGERY UROLOGICAL M.D.	28	3	155,000.00	24,835.00	130,165.00
80325 TEACHING PHYSICIAN MAJOR SURGERY GROUP 3	5	0	0.00	0.00	0.00
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	45	9	1,230,000.00	912,000.00	318,000.00
80267 PEDIATRICS NO SURGERY M.D.	17	8	325,000.00	72,500.00	252,500.00
80151 ANESTHESIOLOGY M.D.	26	14	2,867,732.00	2,178,180.00	689,552.00
80144 SURGERY THORACIC M.D.	15	4	75,000.00	52,500.00	22,500.00
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	1	0	0.00	0.00	0.00
80117 SURGERY GENERAL PRACTICE M.D.	25	9	360,750.00	240,336.00	120,414.00
80923 NURSE HOME FOR PROFIT BED	15	5	97,000.00	43,330.00	53,670.00
80420 FAMILY PHYSICIAN NO SURGERY M.D.	11	4	104,000.00	48,153.00	55,847.00
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	18	5	449,444.00	149,166.00	300,278.00
80156 SURGERY PLASTIC M.D.	24	10	684,850.00	205,527.00	479,323.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 87

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
84421 FAMILY PHYSICIAN MINOR SURG D.O.	26	14	660,000.00	202,500.00	457,500.00
84284 INTERNAL MED MINOR SURG D.O.	1	1	8,500.00	0.00	8,500.00
84143 SURGERY GENERAL NOC D.O.	6	3	525,000.00	32,000.00	493,000.00
80998 NURSE	24	4	302,618.00	163,127.00	139,491.00
80993 CHIROPDIST	8	4	337,000.00	139,500.00	197,500.00
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	4	2	32,500.00	8,900.00	23,600.00
80322 TEACHING PHYSICIAN MINOR SURGERY	7	0	0.00	0.00	0.00
80210 DENTAL HYGIENISTS	22	14	169,914.00	76,599.00	93,315.00
80167 SURGERY GYNECOLOGY M.D.	3	0	0.00	0.00	0.00
80146 SURGERY VASCULAR M.D.	8	3	30,000.00	5,000.00	25,000.00
80114 SURGERY OPHTHALMOLOGY M.D.	8	2	163,500.00	48,500.00	115,000.00
59112 PHARMACISTS	12	9	101,300.00	23,915.00	77,385.00
84999 ADD CHG PARTNERSHIP LIABILITY D.O.	4	0	0.00	0.00	0.00
84277 GYNECOLOGY MINOR SURG D.O.	4	2	138,000.00	0.00	138,000.00
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	9	2	65,000.00	15,000.00	50,000.00
80960 NURSE ANESTHETISTS	1	0	0.00	0.00	0.00
80924 NURSE HOME NOT PROFIT BED	8	4	20,196.00	12,696.00	7,500.00
80410 CHIROPRACTORS	6	4	207,500.00	80,000.00	127,500.00
80282 DERMATOLOGY MINOR SURGERY M.D.	1	0	0.00	0.00	0.00
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	4	2	35,000.00	35,000.00	0.00
80261 NEUROLOGY NO SURGERY M.D.	3	0	0.00	0.00	0.00
80256 DERMATOLOGY NO SURGERY M.D.	4	1	9,563.00	9,563.00	0.00
80212 DENTIST EMPLOYED ORAL SURGERY	4	1	8,333.00	3,333.00	5,000.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

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1988

ALL COMPANIES FOR YEAR: 87

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	8	4	212,507.00	23,007.00	189,500.00
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	5	1	2,500.00	0.00	2,500.00
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	7	1	50,000.00	50,000.00	0.00
80102 EMERGENCY MED NO SURGERY M.D.	26	14	462,206.00	323,516.00	138,690.00
80611 HOSPITAL FOR PROFIT BED	21	10	1,797,958.00	1,437,366.00	360,593.00
84420 FAMILY PHYSICIAN NO SURGERY D.O.	9	4	24,750.00	14,750.00	10,000.00
84268 PHYSICIANS NO SURGERY NOC D.O.	18	4	238,000.00	180,000.00	58,000.00
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	16	4	269,024.00	31,250.00	237,774.00
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	4	3	53,000.00	5,000.00	48,000.00
84154 SURGERY ORTHOPEDIC D.O.	7	3	164,000.00	60,000.00	104,000.00
80421 FAMILY PHYSICIAN MINOR SURG M.D.	9	3	80,500.00	17,100.00	63,400.00
80284 INTERNAL MED MINOR SURG M.D.	15	3	142,500.00	76,000.00	66,500.00
80249 PSYCHIATRY M.D.	10	3	46,250.00	11,250.00	35,000.00
84156 SURGERY PLASTIC D.O.	3	2	200,000.00	18,908.00	181,092.00
84151 ANESTHESIOLOGY D.O.	2	2	92,000.00	90,000.00	2,000.00
80995 PHYSIOTHERAPISTS	2	2	40,730.00	40,730.00	0.00
80992 BLOOD BANKS	2	2	116,500.00	33,250.00	83,250.00
80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP 1	2	2	167,500.00	43,500.00	124,000.00
80266 PATHOLOGY NO SURGERY M.D.	14	2	90,000.00	50,000.00	40,000.00
80263 OPHTHALMOLOGY NO SURGERY M.D.	2	2	138.00	138.00	0.00
80172 MILITARY MAJOR SURGERY GROUP 1 M.D.	2	2	66,500.00	24,800.00	41,700.00
84803 CLINICS OUTP ONLY OSTEOPATH VISITS	2	1	1,000,000.00	725,000.00	275,000.00
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	1	1	100,000.00	100,000.00	0.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 87

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
84267 PEDIATRICS NO SURGERY D.O.	1	1	505,000.00	20,000.00	485,000.00
84261 NEUROLOGY NO SURGERY D.O.	1	1	50,000.00	18,750.00	31,250.00
84238 ENDOCRINOLOGY NO SURGERY D.O.	1	1	275,000.00	100,000.00	175,000.00
84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY DO	1	1	200,000.00	0.00	200,000.00
84152 SURGERY NEUROLOGY D.O.	3	1	50,000.00	50,000.00	0.00
84102 EMERGENCY MED NO SURGERY D.O.	1	1	60,000.00	0.00	60,000.00
80994 OPTOMETRISTS	2	1	3,500.00	0.00	3,500.00
80617 HOSPITAL NOT PROFIT VISITS	1	1	2,000.00	0.00	0.00
80452 ADD CHG EMPLOYED NURSE ANESTHETISTS M.D.	1	1	83,333.00	25,000.00	58,333.00
80327 TEACHING PHYSICIAN MAJOR SURGERY GROUP 5	3	1	110,000.00	5,300.00	104,700.00
80293 PEDIATRICS MINOR SURG M.D.	1	1	45,000.00	28,550.00	16,450.00
80289 OPHTHALMOLOGY MINOR SURG M.D.	2	1	816.00	816.00	0.00
80277 GYNECOLOGY MINOR SURG M.D.	3	1	300,000.00	180,000.00	120,000.00
80272 ENDOCRINOLOGY MINOR SURG M.D.	1	1	105,000.00	0.00	105,000.00
80269 PULMONARY DISEASE NO SURGERY M.D.	1	1	25,000.00	25,000.00	0.00
80260 NEPHROLOGY NO SURGERY M.D.	2	1	200,000.00	6,650.00	193,350.00
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	2	1	175,000.00	175,000.00	0.00
80245 HEMATOLOGY NO SURGERY M.D.	1	1	200,000.00	50,000.00	150,000.00
80223 DENTIST FED GOVERNMENT NOC	2	1	10,000.00	8,000.00	2,000.00
80216 DENTIST MILITARY	2	1	95,000.00	15,000.00	80,000.00
80213 DENTIST EMPLOYED NOC	6	1	46.00	46.00	0.00
80163 ADD CHG EMPLOYED PHYS RADIATION THERAPY M.D.	1	1	19,500.00	2,742.00	16,758.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 87

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	3	0	0.00	0.00	0.00
80321 TEACHING PHYSICIAN NO SURGERY	5	0	0.00	0.00	0.00
80251 PSYCHOSOMATIC MEDICINE M.D.	1	0	0.00	0.00	0.00
80115 SURGERY COLON AND RECTAL M.D.	1	0	0.00	0.00	0.00
80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	1	0	0.00	0.00	0.00
84266 PATHOLOGY NO SURGERY D.O.	1	0	0.00	0.00	0.00
80422 PHYS NO MAJ SURG CATHETERIZATION M.D.	1	0	0.00	0.00	0.00
80157 EMERGENCY MED MAJOR SURG M.D.	1	0	0.00	0.00	0.00
80166 SURGERY ABDOMINAL M.D.	1	0	0.00	0.00	0.00
80610 HOSPITAL FOR PROFIT VISITS	2	0	0.00	0.00	0.00
80288 NEUROLOGY MINOR SURG M.D.	1	0	0.00	0.00	0.00
80235 PHYSICAL MED AND REHABILITATION M.D.	2	0	0.00	0.00	0.00
80131 MILITARY NO SURGERY M.D.	1	0	0.00	0.00	0.00
80274 GASTROENTEROLOGY MINOR SURG M.D.	1	0	0.00	0.00	0.00
84157 EMERGENCY MED MAJOR SURG D.O.	1	0	0.00	0.00	0.00
80713 X-RAY TECHNICIANS	1	0	0.00	0.00	0.00
80711 MEDICAL LABORATORY TECHNICIANS	1	0	0.00	0.00	0.00
80259 NEOPLASTIC DISEASE NO SURGERY M.D.	1	0	0.00	0.00	0.00
80246 INFECT DISEASE NO SURGERY M.D.	1	0	0.00	0.00	0.00
80244 GYNECOLOGY NO SURGERY M.D.	1	0	0.00	0.00	0.00
TOTAL	1,920	618	39,127,913.00	19,362,742.00	19,763,168.00

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

ALL COMPANIES FOR YEAR: 86

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80612 HOSPITAL NOT PROFIT BED	668	169	16,287,785.00	2,402,641.00	2,703,937.00
93215 HOSPITAL GOVERNMENT BED	146	38	4,011,102.00	0.00	0.00
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	113	39	4,006,024.00	467,979.00	522,871.00
80211 DENTIST NOC	48	33	430,715.00	20,023.00	40,285.00
80143 SURGERY GENERAL NOC M.D.	102	41	3,089,852.00	919,754.00	975,411.00
80257 INTERNAL MED NO SURGERY M.D.	62	23	1,697,800.00	314,045.00	203,500.00
80154 SURGERY ORTHOPEDIC M.D.	61	20	1,240,083.00	242,061.00	232,439.00
80152 SURGERY NEUROLOGY M.D.	21	7	3,131,500.00	1,806,496.00	1,125,004.00
80999 ADD CHG PARTNERSHIP LIABILITY M.D.	119	23	2,595,197.00	4,500.00	0.00
80268 PHYSICIANS NO SURGERY NOC M.D.	38	13	999,105.00	197,754.00	292,882.00
80145 SURGERY UROLOGICAL M.D.	28	10	890,021.00	581,239.00	187,282.00
80325 TEACHING PHYSICIAN MAJOR SURGERY GROUP 3	6	0	0.00	0.00	0.00
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	31	3	197,530.00	197,530.00	0.00
80267 PEDIATRICS NO SURGERY M.D.	9	3	100,000.00	0.00	0.00
80151 ANESTHESIOLOGY M.D.	33	13	845,355.00	168,604.00	576,751.00
80144 SURGERY THORACIC M.D.	17	7	504,325.00	0.00	0.00
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	1	1	75,000.00	0.00	0.00
80117 SURGERY GENERAL PRACTICE M.D.	25	6	1,110,500.00	0.00	0.00
80923 NURSE HOME FOR PROFIT BED	12	7	53,238.00	15,077.00	8,500.00
80420 FAMILY PHYSICIAN NO SURGERY M.D.	14	4	35,500.00	13,849.00	14,651.00
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	9	1	17,500.00	0.00	0.00
80156 SURGERY PLASTIC M.D.	17	9	190,297.00	30,000.00	0.00

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DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
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ALL COMPANIES FOR YEAR: 86

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
84421 FAMILY PHYSICIAN MINOR SURG D.O.	26	14	496,250.00	68,750.00	160,000.00
84284 INTERNAL MED MINOR SURG D.O.	5	0	0.00	0.00	0.00
84143 SURGERY GENERAL NOC D.O.	7	3	104,750.00	0.00	101,250.00
80998 NURSE	19	4	61,219.00	42,500.00	0.00
80993 CHIROPDIST	6	5	129,250.00	46,450.00	82,800.00
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	8	3	353,538.00	226,964.00	125,000.00
80210 DENTAL HYGIENISTS	34	24	529,511.00	99,189.00	19,724.00
80167 SURGERY GYNECOLOGY M.D.	3	2	50,422.00	0.00	3,500.00
80146 SURGERY VASCULAR M.D.	3	1	137,500.00	99,963.00	37,537.00
80114 SURGERY OPHTHALMOLOGY M.D.	13	4	252,000.00	0.00	0.00
59112 PHARMACISTS	15	9	35,588.00	6,623.00	16,799.00
84999 ADD CHG PARTNERSHIP LIABILITY D.O.	11	3	41,300.00	25,000.00	10,000.00
84277 GYNECOLOGY MINOR SURG D.O.	2	1	13,850.00	0.00	13,850.00
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	2	1	73,000.00	22,384.00	50,616.00
80924 NURSE HOME NOT PROFIT BED	3	2	105,000.00	0.00	20,000.00
80410 CHIROPRACTORS	5	3	58,500.00	15,000.00	38,000.00
80287 NEPHROLOGY MINOR SURG M.D.	2	1	248,386.00	248,386.00	0.00
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	8	3	60,000.00	5,000.00	30,000.00
80261 NEUROLOGY NO SURGERY M.D.	6	1	7,500.00	0.00	0.00
80256 DERMATOLOGY NO SURGERY M.D.	2	0	0.00	0.00	0.00
80212 DENTIST EMPLOYED ORAL SURGERY	24	11	1,030,096.00	10,000.00	0.00
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	9	3	806,100.00	600.00	5,500.00
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	7	3	5,335.00	0.00	0.00

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DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
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ALL COMPANIES FOR YEAR: 86

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	6	1	5,000.00	0.00	5,000.00
80102 EMERGENCY MED NO SURGERY M.D.	28	12	646,500.00	63,831.00	31,169.00
80611 HOSPITAL FOR PROFIT BED	13	7	390,681.00	198,431.00	92,250.00
84420 FAMILY PHYSICIAN NO SURGERY D.O.	9	5	142,500.00	20,000.00	122,500.00
84268 PHYSICIANS NO SURGERY NOC D.O.	17	8	239,418.00	0.00	91,550.00
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	6	3	135,000.00	5,000.00	0.00
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	4	1	7,500.00	0.00	7,500.00
84154 SURGERY ORTHOPEDIC D.O.	13	4	435,000.00	0.00	300,000.00
80421 FAMILY PHYSICIAN MINOR SURG M.D.	28	14	2,281,427.00	85,287.00	204,713.00
80284 INTERNAL MED MINOR SURG M.D.	12	0	0.00	0.00	0.00
80249 PSYCHIATRY M.D.	9	4	57,500.00	2,500.00	0.00
84156 SURGERY PLASTIC D.O.	2	2	75,000.00	10,000.00	0.00
84151 ANESTHESIOLOGY D.O.	6	4	1,021,900.00	0.00	21,900.00
80995 PHYSIOTHERAPISTS	1	1	781.00	781.00	0.00
80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP 1	1	0	0.00	0.00	0.00
80266 PATHOLOGY NO SURGERY M.D.	4	1	1,500.00	150.00	1,350.00
80172 MILITARY MAJOR SURGERY GROUP 1 M.D.	1	0	0.00	0.00	0.00
84803 CLINICS OUTP ONLY OSTEOPATH VISITS	1	1	4,100.00	0.00	4,100.00
84261 NEUROLOGY NO SURGERY D.O.	2	0	0.00	0.00	0.00
84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY DO	7	3	257,500.00	0.00	0.00
84152 SURGERY NEUROLOGY D.O.	2	1	50,000.00	0.00	0.00
84102 EMERGENCY MED NO SURGERY D.O.	1	0	0.00	0.00	0.00
80994 OPTOMETRISTS	3	2	200,077.00	50,000.00	150,000.00

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DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
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ALL COMPANIES FOR YEAR: 86

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80617 HOSPITAL NOT PROFIT VISITS	1	1	22,500.00	0.00	22,500.00
80327 TEACHING PHYSICIAN MAJOR SURGERY GROUP 5	4	3	53,000.00	28,000.00	25,000.00
80293 PEDIATRICS MINOR SURG M.D.	7	5	898,500.00	25,000.00	671,000.00
80289 OPHTHALMOLOGY MINOR SURG M.D.	2	0	0.00	0.00	0.00
80277 GYNECOLOGY MINOR SURG M.D.	2	0	0.00	0.00	0.00
80260 NEPHROLOGY NO SURGERY M.D.	2	1	248,386.00	248,386.00	0.00
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	4	0	0.00	0.00	0.00
80216 DENTIST MILITARY	1	1	600,000.00	0.00	0.00
80213 DENTIST EMPLOYED NOC	21	7	200,090.00	169,522.00	13,478.00
80292 PATHOLOGY MINOR SURG M.D.	3	3	300,000.00	0.00	0.00
84965 HOSPITAL OSTEOPATH BED	5	1	2,000.00	0.00	2,000.00
84452 ADD CHG EMPLOYED NURSE ANESTHETISTS D.O.	1	1	150,000.00	150,000.00	0.00
84443 PHYS NO MAJ SURG PNEUMATIC DILATATION D.O.	2	1	50,000.00	0.00	0.00
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	4	1	30,000.00	30,000.00	0.00
80945 EMPLOYED PHYSIOTHERAPISTS	1	1	55.00	0.00	0.00
80916 MENTAL INSTITUTE NOT PROFIT BED	1	1	15,000.00	0.00	0.00
80321 TEACHING PHYSICIAN NO SURGERY	6	1	230.00	230.00	0.00
80252 RHEUMATOLOGY NO SURGERY M.D.	1	1	2,337.00	0.00	0.00
80251 PSYCHOSOMATIC MEDICINE M.D.	1	1	100,000.00	50,000.00	50,000.00
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	1	1	577.00	577.00	0.00
80158 SURGERY OTOTOLOGY M.D.	1	1	45,000.00	0.00	0.00
80115 SURGERY COLON AND RECTAL M.D.	2	1	7,500.00	0.00	0.00
84145 SURGERY UROLOGICAL D.O.	2	0	0.00	0.00	0.00

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DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
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ALL COMPANIES FOR YEAR: 86

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
84289 OPHTHALMOLOGY MINOR SURG D.O.	3	0	0.00	0.00	0.00
84266 PATHOLOGY NO SURGERY D.O.	1	0	0.00	0.00	0.00
80422 PHYS NO MAJ SURG CATHETERIZATION M.D.	1	0	0.00	0.00	0.00
80412 PARTNERSHIP LIABILITY CHIROPRACTORS	1	0	0.00	0.00	0.00
80166 SURGERY ABDOMINAL M.D.	1	0	0.00	0.00	0.00
80141 SURGERY CARDIAC M.D.	2	0	0.00	0.00	0.00
84291 OTORHINOLARYNGOLOGY MINOR SURG D.O.	1	0	0.00	0.00	0.00
80288 NEUROLOGY MINOR SURG M.D.	1	0	0.00	0.00	0.00
80241 GASTROENTEROLOGY NO SURGERY M.D.	1	0	0.00	0.00	0.00
80235 PHYSICAL MED AND REHABILITATION M.D.	3	0	0.00	0.00	0.00
80997 MENTAL INSTITUTE FOR PROFIT BED	2	0	0.00	0.00	0.00
80254 ALLERGY M.D.	1	0	0.00	0.00	0.00
80259 NEOPLASTIC DISEASE NO SURGERY M.D.	1	0	0.00	0.00	0.00
80244 GYNECOLOGY NO SURGERY M.D.	1	0	0.00	0.00	0.00
93211 CLINICS OUTP ONLY GOVERNMENT VISITS	2	0	0.00	0.00	0.00
84428 PHYS NO MAJ SURG PNEUMONENCEPHALOGRAPHY DO	1	0	0.00	0.00	0.00
84293 PEDIATRICS MINOR SURG D.O.	1	0	0.00	0.00	0.00
84282 DERMATOLOGY MINOR SURGERY D.O.	1	0	0.00	0.00	0.00
80238 ENDOCRINOLOGY NO SURGERY M.D.	1	0	0.00	0.00	0.00
80215 DENTIST INSURED X-RAY THERAPY	1	0	0.00	0.00	0.00
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	1	0	0.00	0.00	0.00
TOTAL	2,079	678	54,783,993.00	9,436,056.00	9,414,099.00

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PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80612 HOSPITAL NOT PROFIT BED	450	144	12,192,008.00	115,615.00	205,500.00
93215 HOSPITAL GOVERNMENT BED	123	39	991,047.00	0.00	0.00
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	87	42	3,040,859.00	0.00	0.00
80211 DENTIST NOC	54	37	988,939.00	0.00	0.00
80143 SURGERY GENERAL NOC M.D.	77	38	3,835,630.00	34,000.00	44,318.00
80257 INTERNAL MED NO SURGERY M.D.	44	17	1,058,804.00	0.00	0.00
80154 SURGERY ORTHOPEDIC M.D.	60	16	1,407,750.00	0.00	0.00
80152 SURGERY NEUROLOGY M.D.	19	9	731,299.00	0.00	0.00
80999 ADD CHG PARTNERSHIP LIABILITY M.D.	69	17	779,542.00	0.00	0.00
80268 PHYSICIANS NO SURGERY NOC M.D.	26	13	1,389,330.00	0.00	0.00
80145 SURGERY UROLOGICAL M.D.	21	9	227,375.00	0.00	0.00
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	25	7	416,175.00	0.00	0.00
80267 PEDIATRICS NO SURGERY M.D.	25	13	822,779.00	0.00	0.00
80151 ANESTHESIOLOGY M.D.	26	12	564,915.00	0.00	0.00
80144 SURGERY THORACIC M.D.	11	5	770,104.00	0.00	0.00
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	1	0	0.00	0.00	0.00
80117 SURGERY GENERAL PRACTICE M.D.	25	6	899,559.00	0.00	0.00
80923 NURSE HOME FOR PROFIT BED	7	1	30,000.00	0.00	0.00
80420 FAMILY PHYSICIAN NO SURGERY M.D.	11	3	53,833.00	0.00	0.00
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	12	6	147,500.00	0.00	0.00
80156 SURGERY PLASTIC M.D.	26	11	514,083.00	0.00	0.00
84421 FAMILY PHYSICIAN MINOR SURG D.O.	23	11	667,098.00	0.00	0.00

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ALL COMPANIES FOR YEAR: 85

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
84284 INTERNAL MED MINOR SURG D.O.	2	1	500.00	0.00	0.00
84143 SURGERY GENERAL NOC D.O.	4	3	201,800.00	0.00	0.00
80998 NURSE	9	6	323,398.00	0.00	0.00
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	5	3	76,000.00	0.00	0.00
80210 DENTAL HYGIENISTS	28	18	313,767.00	800.00	0.00
80167 SURGERY GYNECOLOGY M.D.	3	1	77,502.00	0.00	0.00
80146 SURGERY VASCULAR M.D.	2	0	0.00	0.00	0.00
80114 SURGERY OPHTHALMOLOGY M.D.	9	2	85,000.00	0.00	0.00
59112 PHARMACISTS	13	5	4,425.00	0.00	0.00
84999 ADD CHG PARTNERSHIP LIABILITY D.O.	7	3	249,645.00	0.00	0.00
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	5	2	67,800.00	0.00	0.00
80960 NURSE ANESTHETISTS	1	0	0.00	0.00	0.00
80924 NURSE HOME NOT PROFIT BED	4	4	62,617.00	0.00	0.00
80410 CHIROPRACTORS	5	4	94,000.00	0.00	0.00
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	2	1	95,000.00	0.00	0.00
80261 NEUROLOGY NO SURGERY M.D.	4	1	200,000.00	0.00	0.00
80256 DERMATOLOGY NO SURGERY M.D.	1	0	0.00	0.00	0.00
80212 DENTIST EMPLOYED ORAL SURGERY	3	0	0.00	0.00	0.00
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	4	3	301,500.00	0.00	0.00
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	2	1	2,500.00	0.00	0.00
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	2	1	2,000.00	0.00	0.00
80102 EMERGENCY MED NO SURGERY M.D.	20	6	459,138.00	0.00	0.00
80611 HOSPITAL FOR PROFIT BED	11	4	31,785.00	0.00	0.00

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DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
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ALL COMPANIES FOR YEAR: 85

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
84420 FAMILY PHYSICIAN NO SURGERY D.O.	3	1	2,500.00	0.00	0.00
84268 PHYSICIANS NO SURGERY NOC D.O.	23	12	331,752.00	0.00	0.00
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	8	1	1,000.00	0.00	0.00
84154 SURGERY ORTHOPEDIC D.O.	11	7	917,243.00	0.00	0.00
80421 FAMILY PHYSICIAN MINOR SURG M.D.	20	9	1,052,050.00	0.00	0.00
80284 INTERNAL MED MINOR SURG M.D.	1	1	1,200.00	0.00	0.00
80249 PSYCHIATRY M.D.	6	0	0.00	0.00	0.00
84151 ANESTHESIOLOGY D.O.	2	2	36,000.00	0.00	0.00
80266 PATHOLOGY NO SURGERY M.D.	2	0	0.00	0.00	0.00
84803 CLINICS OUTP ONLY OSTEOPATH VISITS	3	1	6,250.00	0.00	0.00
84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY DO	2	2	101,334.00	0.00	0.00
84102 EMERGENCY MED NO SURGERY D.O.	2	1	52,500.00	0.00	0.00
80994 OPTOMETRISTS	2	1	10,800.00	0.00	0.00
80293 PEDIATRICS MINOR SURG M.D.	1	1	300,000.00	0.00	0.00
80277 GYNECOLOGY MINOR SURG M.D.	3	1	3,750.00	0.00	0.00
80269 PULMONARY DISEASE NO SURGERY M.D.	4	2	261,289.00	10,833.00	10,833.00
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	3	2	35,000.00	0.00	0.00
80245 HEMATOLOGY NO SURGERY M.D.	1	0	0.00	0.00	0.00
80223 DENTIST FED GOVERNMENT NOC	1	1	2,000.00	0.00	0.00
80216 DENTIST MILITARY	1	1	206,021.00	0.00	0.00
84965 HOSPITAL OSTEOPATH BED	10	4	221,210.00	0.00	0.00
84443 PHYS NO MAJ SURG PNEUMATIC DILATATION D.O.	1	0	0.00	0.00	0.00
80252 RHEUMATOLOGY NO SURGERY M.D.	1	1	200,000.00	0.00	0.00

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ALL COMPANIES FOR YEAR: 85

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80251 PSYCHOSOMATIC MEDICINE M.D.	1	0	0.00	0.00	0.00
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	1	0	0.00	0.00	0.00
80158 SURGERY OTOTOLOGY M.D.	1	1	22,000.00	0.00	0.00
00000 NO AVAILABLE DEFINITION	43	14	272,494.00	0.00	0.00
84145 SURGERY UROLOGICAL D.O.	4	4	122,425.00	0.00	0.00
80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	2	2	16,000.00	0.00	0.00
80132 MILITARY MINOR SURGERY M.D.	4	2	23,000.00	0.00	0.00
92216 NURSE HOME GOVERNMENT VISITS	2	1	2,006.00	0.00	0.00
84289 OPHTHALMOLOGY MINOR SURG D.O.	1	1	15,000.00	0.00	0.00
84266 PATHOLOGY NO SURGERY D.O.	9	1	33,000.00	0.00	0.00
84254 ALLERGY D.O.	1	1	500.00	0.00	0.00
80422 PHYS NO MAJ SURG CATHETERIZATION M.D.	1	1	15,000.00	0.00	0.00
80412 PARTNERSHIP LIABILITY CHIROPRACTORS	1	1	15,000.00	0.00	0.00
80265 OTORHINOLARYNGOLOGY NO SURGERY M.D.	2	1	10,000.00	0.00	0.00
80234 PHARMACOLOGY CLINICAL M.D.	2	1	1,750.00	0.00	0.00
80233 OCCUPATIONAL MED M.D.	1	1	5,000.00	0.00	0.00
80157 EMERGENCY MED MAJOR SURG M.D.	1	1	123,325.00	0.00	0.00
80108 SURGERY NEPHROLOGY M.D.	1	1	370,402.00	0.00	0.00
80610 HOSPITAL FOR PROFIT VISITS	1	0	0.00	0.00	0.00
80288 NEUROLOGY MINOR SURG M.D.	3	0	0.00	0.00	0.00
80713 X-RAY TECHNICIANS	1	0	0.00	0.00	0.00
80246 INFECT DISEASE NO SURGERY M.D.	1	0	0.00	0.00	0.00
80238 ENDOCRINOLOGY NO SURGERY M.D.	1	0	0.00	0.00	0.00

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	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
PROFESSION SPECIALTY					
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	2	0	0.00	0.00	0.00
84167 SURGERY GYNECOLOGY D.O.	2	0	0.00	0.00	0.00
91213 MENTAL INSTITUTE GOVERNMENT BED	1	0	0.00	0.00	0.00
80171 SURGERY TRAUMATIC M.D.	1	0	0.00	0.00	0.00
TOTAL	1,570	610	38,965,807.00	161,248.00	260,651.00

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PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80612 HOSPITAL NOT PROFIT BED	3,842	1,040	62,300,881.00	7,471,952.00	10,718,377.00
80211 DENTIST NOC	460	325	3,422,979.00	140,464.00	358,849.00
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	660	292	22,215,917.00	4,975,780.00	3,374,823.00
80143 SURGERY GENERAL NOC M.D.	574	256	17,083,968.00	3,493,496.00	3,261,332.00
93215 HOSPITAL GOVERNMENT BED	818	209	9,930,321.00	1,519,467.00	2,314,346.00
80154 SURGERY ORTHOPEDIC M.D.	453	195	11,112,870.00	1,398,318.00	1,784,225.00
80999 ADD CHG PARTNERSHIP LIABILITY M.D.	553	150	11,131,014.00	1,196,557.00	678,197.00
80421 FAMILY PHYSICIAN MINOR SURG M.D.	267	121	6,986,598.00	102,387.00	268,113.00
80257 INTERNAL MED NO SURGERY M.D.	324	109	5,926,726.00	1,644,669.00	809,647.00
80268 PHYSICIANS NO SURGERY NOC M.D.	205	94	5,469,421.00	1,143,571.00	1,187,307.00
80117 SURGERY GENERAL PRACTICE M.D.	209	92	5,192,408.00	442,836.00	333,914.00
80151 ANESTHESIOLOGY M.D.	187	87	9,862,494.00	2,552,884.00	1,542,812.00
00000 NO AVAILABLE DEFINITION	431	83	3,392,257.00	0.00	0.00
80210 DENTAL HYGIENISTS	124	79	1,132,142.00	180,288.00	120,839.00
80420 FAMILY PHYSICIAN NO SURGERY M.D.	139	63	2,367,868.00	694,502.00	290,498.00
80611 HOSPITAL FOR PROFIT BED	127	62	3,974,280.00	1,635,797.00	452,843.00
80102 EMERGENCY MED NO SURGERY M.D.	166	61	2,372,638.00	387,347.00	169,859.00
80156 SURGERY PLASTIC M.D.	146	56	2,277,330.00	298,027.00	534,323.00
80145 SURGERY UROLOGICAL M.D.	157	55	3,301,815.00	977,462.00	689,801.00
84421 FAMILY PHYSICIAN MINOR SURG D.O.	107	53	2,951,744.00	283,250.00	783,500.00
80923 NURSE HOME FOR PROFIT BED	90	50	981,679.00	196,541.00	336,341.00
80267 PEDIATRICS NO SURGERY M.D.	106	50	3,582,505.00	1,066,500.00	352,500.00
80212 DENTIST EMPLOYED ORAL SURGERY	98	48	3,172,619.00	63,333.00	55,000.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
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ALL YEARS 1979-1988

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
84268 PHYSICIANS NO SURGERY NOC D.O.	80	46	1,751,926.00	180,000.00	149,550.00
80152 SURGERY NEUROLOGY M.D.	122	44	6,554,522.00	2,723,519.00	1,554,804.00
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	181	37	2,921,628.00	1,679,530.00	329,000.00
59112 PHARMACISTS	57	37	163,746.00	33,538.00	96,184.00
80144 SURGERY THORACIC M.D.	80	34	2,976,427.00	348,249.00	384,249.00
80924 NURSE HOME NOT PROFIT BED	55	33	409,029.00	25,642.00	40,446.00
80114 SURGERY OPHTHALMOLOGY M.D.	72	31	1,467,309.00	74,822.00	520,678.00
84154 SURGERY ORTHOPEDIC D.O.	52	26	2,161,767.00	60,000.00	404,000.00
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	88	26	919,738.00	191,166.00	307,278.00
80998 NURSE	87	24	841,164.00	230,627.00	139,491.00
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	49	23	967,679.00	240,864.00	149,850.00
80410 CHIROPRACTORS	32	22	413,198.00	100,000.00	169,250.00
84143 SURGERY GENERAL NOC D.O.	32	17	1,207,050.00	60,250.00	632,250.00
80249 PSYCHIATRY M.D.	56	16	258,797.00	13,750.00	35,000.00
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	40	16	1,712,812.00	30,107.00	228,500.00
84999 ADD CHG PARTNERSHIP LIABILITY D.O.	38	15	838,741.00	27,580.00	13,420.00
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	35	13	209,885.00	5,000.00	22,500.00
80993 CHIROPDIST	19	12	696,750.00	226,450.00	466,300.00
80293 PEDIATRICS MINOR SURG M.D.	16	12	2,254,042.00	53,550.00	687,450.00
80146 SURGERY VASCULAR M.D.	34	12	539,800.00	254,963.00	103,337.00
84420 FAMILY PHYSICIAN NO SURGERY D.O.	26	11	171,875.00	34,750.00	132,500.00
80167 SURGERY GYNECOLOGY M.D.	32	11	199,174.00	6,750.00	3,500.00
84151 ANESTHESIOLOGY D.O.	14	10	1,903,900.00	90,000.00	23,900.00

(CONTINUED)

DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

ALL YEARS 1979-1988

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	38	10	457,524.00	36,250.00	237,774.00
84284 INTERNAL MED MINOR SURG D.O.	15	9	142,050.00	13,250.00	16,500.00
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	23	9	1,523,179.00	987,384.00	100,616.00
80284 INTERNAL MED MINOR SURG M.D.	53	9	318,700.00	76,000.00	66,500.00
84965 HOSPITAL OSTEOPATH BED	24	8	685,268.00	0.00	2,000.00
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	25	8	565,000.00	220,000.00	30,000.00
80277 GYNECOLOGY MINOR SURG M.D.	28	8	325,330.00	180,000.00	120,000.00
80213 DENTIST EMPLOYED NOC	27	8	200,046.00	169,568.00	13,478.00
84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY DO	14	7	562,834.00	0.00	200,000.00
80994 OPTOMETRISTS	16	7	223,222.00	50,000.00	153,500.00
80266 PATHOLOGY NO SURGERY M.D.	43	7	231,750.00	50,150.00	41,350.00
80172 MILITARY MAJOR SURGERY GROUP 1 M.D.	11	7	101,750.00	24,800.00	41,700.00
80166 SURGERY ABDOMINAL M.D.	16	7	212,650.00	0.00	0.00
80294 PHYSICIAN MINOR SURGERY NOC M.D.	8	6	116,807.00	0.00	0.00
80292 PATHOLOGY MINOR SURG M.D.	7	6	562,650.00	0.00	0.00
80256 DERMATOLOGY NO SURGERY M.D.	15	6	71,136.00	9,563.00	35,000.00
80234 PHARMACOLOGY CLINICAL M.D.	8	6	51,250.00	0.00	0.00
80223 DENTIST FED GOVERNMENT NOC	9	6	76,000.00	8,000.00	2,000.00
80157 EMERGENCY MED MAJOR SURG M.D.	10	6	303,575.00	0.00	0.00
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	11	5	63,000.00	5,000.00	55,500.00
84156 SURGERY PLASTIC D.O.	8	5	290,750.00	28,908.00	181,092.00
80617 HOSPITAL NOT PROFIT VISITS	7	5	575,473.00	0.00	22,500.00

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DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
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ALL YEARS 1979-1988

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	9	5	480,000.00	158,239.00	246,761.00
80325 TEACHING PHYSICIAN MAJOR SURGERY GROUP 3	25	5	23,000.00	0.00	39,000.00
80282 DERMATOLOGY MINOR SURGERY M.D.	7	5	92,150.00	28,000.00	52,000.00
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	18	5	217,000.00	175,000.00	0.00
80233 OCCUPATIONAL MED M.D.	9	5	57,850.00	0.00	0.00
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	29	5	465,000.00	50,000.00	255,000.00
84277 GYNECOLOGY MINOR SURG D.O.	9	4	152,850.00	600.00	152,250.00
84145 SURGERY UROLOGICAL D.O.	6	4	122,425.00	0.00	0.00
80954 SANITARIUM NOT PROFIT VISITS	6	4	139,000.00	0.00	0.00
80610 HOSPITAL FOR PROFIT VISITS	12	4	12,500.00	0.00	0.00
80327 TEACHING PHYSICIAN MAJOR SURGERY GROUP 5	8	4	163,000.00	33,300.00	129,700.00
80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	7	4	23,703.00	0.00	0.00
80269 PULMONARY DISEASE NO SURGERY M.D.	7	4	636,289.00	35,833.00	10,833.00
80261 NEUROLOGY NO SURGERY M.D.	29	4	258,250.00	750.00	0.00
80141 SURGERY CARDIAC M.D.	7	4	82,000.00	0.00	0.00
84803 CLINICS OUTP ONLY OSTEOPATH VISITS	8	3	1,010,350.00	725,000.00	279,100.00
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	11	3	43,750.00	30,000.00	0.00
80995 PHYSIOTHERAPISTS	3	3	41,511.00	41,511.00	0.00
80992 BLOOD BANKS	4	3	117,250.00	33,250.00	83,250.00
80960 NURSE ANESTHETISTS	8	3	960.00	670.00	0.00
80916 MENTAL INSTITUTE NOT PROFIT BED	3	3	24,750.00	0.00	0.00
80326 TEACHING PHYSICIAN MAJOR SURGERY GROUP 4	5	3	37,500.00	7,500.00	21,000.00

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DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
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ALL YEARS 1979-1988

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80289 OPHTHALMOLOGY MINOR SURG M.D.	8	3	120,816.00	816.00	0.00
80288 NEUROLOGY MINOR SURG M.D.	11	3	211,500.00	0.00	0.00
80260 NEPHROLOGY NO SURGERY M.D.	6	3	458,386.00	255,036.00	193,350.00
80216 DENTIST MILITARY	5	3	901,021.00	15,000.00	80,000.00
80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	5	3	90,160.00	0.00	0.00
80115 SURGERY COLON AND RECTAL M.D.	7	3	44,700.00	0.00	0.00
84266 PATHOLOGY NO SURGERY D.O.	13	2	182,726.00	0.00	0.00
84152 SURGERY NEUROLOGY D.O.	5	2	100,000.00	50,000.00	0.00
84102 EMERGENCY MED NO SURGERY D.O.	7	2	112,500.00	0.00	60,000.00
80926 SANITARIUM NOT PROFIT BED	4	2	5,247.00	0.00	0.00
80917 MENTAL INSTITUTE NOT PROFIT VISITS	2	2	484.00	0.00	0.00
80452 ADD CHG EMPLOYED NURSE ANESTHETISTS M.D.	2	2	84,803.00	25,000.00	58,333.00
80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP 1	3	2	167,500.00	43,500.00	124,000.00
80322 TEACHING PHYSICIAN MINOR SURGERY	11	2	255,000.00	100,000.00	560,000.00
80287 NEPHROLOGY MINOR SURG M.D.	3	2	378,386.00	294,337.00	84,049.00
80265 OTORHINOLARYNGOLOGY NO SURGERY M.D.	3	2	10,900.00	0.00	0.00
80263 OPHTHALMOLOGY NO SURGERY M.D.	6	2	138.00	138.00	0.00
80254 ALLERGY M.D.	6	2	55,000.00	0.00	0.00
80252 RHEUMATOLOGY NO SURGERY M.D.	2	2	202,337.00	0.00	0.00
80241 GASTROENTEROLOGY NO SURGERY M.D.	4	2	51,500.00	0.00	0.00
80235 PHYSICAL MED AND REHABILITATION M.D.	14	2	35,000.00	0.00	0.00
80168 SURGERY OBSTETRICS M.D.	2	2	57,500.00	0.00	40,000.00

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DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
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ALL YEARS 1979-1988

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80163 ADD CHG EMPLOYED PHYS RADIATION THERAPY M.D.	2	2	219,500.00	2,742.00	16,758.00
80158 SURGERY OTOTOLOGY M.D.	2	2	67,000.00	0.00	0.00
80132 MILITARY MINOR SURGERY M.D.	7	2	23,000.00	0.00	0.00
80108 SURGERY NEPHROLOGY M.D.	4	2	480,402.00	0.00	0.00
92216 NURSE HOME GOVERNMENT VISITS	2	1	2,006.00	0.00	0.00
84452 ADD CHG EMPLOYED NURSE ANESTHETISTS D.O.	1	1	150,000.00	150,000.00	0.00
84443 PHYS NO MAJ SURG PNEUMATIC DILATATION D.O.	3	1	50,000.00	0.00	0.00
84291 OTORHINOLARYNGOLOGY MINOR SURG D.O.	2	1	300,000.00	0.00	0.00
84289 OPHTHALMOLOGY MINOR SURG D.O.	6	1	15,000.00	0.00	0.00
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	1	1	100,000.00	100,000.00	0.00
84267 PEDIATRICS NO SURGERY D.O.	1	1	505,000.00	20,000.00	485,000.00
84261 NEUROLOGY NO SURGERY D.O.	3	1	50,000.00	18,750.00	31,250.00
84257 INTERNAL MED NO SURGERY D.O.	2	1	60,000.00	0.00	0.00
84256 DERMATOLOGY NO SURGERY D.O.	1	1	1,250.00	0.00	0.00
84254 ALLERGY D.O.	1	1	500.00	0.00	0.00
84249 PSYCHIATRY D.O.	1	1	2,500.00	0.00	0.00
84238 ENDOCRINOLOGY NO SURGERY D.O.	1	1	275,000.00	100,000.00	175,000.00
84175 MILITARY MAJOR SURGERY GROUP 4 D.O.	1	1	15,000.00	0.00	0.00
84172 MILITARY MAJOR SURGERY GROUP 1 D.O.	1	1	2,000.00	0.00	0.00
80997 MENTAL INSTITUTE FOR PROFIT BED	5	1	250,000.00	0.00	0.00
80951 NURSE HOME FOR PROFIT VISITS	1	1	7,750.00	0.00	0.00
80945 EMPLOYED PHYSIOTHERAPISTS	1	1	55.00	0.00	0.00

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DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
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PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80937 OPTICIANS	1	1	1,200.00	0.00	0.00
80925 SANITARIUM FOR PROFIT BED	1	1	2,000.00	0.00	0.00
80715 MEDICAL OR X-RAY LABORATORY	5	1	12,000.00	0.00	0.00
80422 PHYS NO MAJ SURG CATHETERIZATION M.D.	4	1	15,000.00	0.00	0.00
80412 PARTNERSHIP LIABILITY CHIROPRACTORS	2	1	15,000.00	0.00	0.00
80321 TEACHING PHYSICIAN NO SURGERY	12	1	230.00	230.00	0.00
80278 HEMATOLOGY MINOR SURG M.D.	3	1	12,500.00	0.00	0.00
80272 ENDOCRINOLOGY MINOR SURG M.D.	2	1	105,000.00	0.00	105,000.00
80258 LARYNGOLOGY NO SURGERY M.D.	1	1	5,000.00	0.00	0.00
80251 PSYCHOSOMATIC MEDICINE M.D.	3	1	100,000.00	50,000.00	50,000.00
80245 HEMATOLOGY NO SURGERY M.D.	5	1	200,000.00	50,000.00	150,000.00
80225 DENTIST FED GOVERNMENT ORAL SURGERY	2	1	5,000.00	0.00	0.00
80217 DENTIST MILITARY X-RAY THERAPY	1	1	10,000.00	0.00	0.00
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	2	1	577.00	577.00	0.00
80174 MILITARY MAJOR SURGERY GROUP 3 M.D.	2	1	104,040.00	0.00	0.00
80170 SURGERY HEAD AND NECK M.D.	1	1	3,500.00	0.00	0.00
80148 ADD CHG EMPLOYED TECH RADIUM M.D.	1	1	2,500.00	0.00	0.00
80131 MILITARY NO SURGERY M.D.	4	1	2,000.00	0.00	0.00
80106 SURGERY LARYNGOLOGY M.D.	1	1	49,035.00	0.00	0.00
80104 SURGERY GASTROENTEROLOGY M.D.	1	1	20,000.00	0.00	0.00
80244 GYNECOLOGY NO SURGERY M.D.	5	0	0.00	0.00	0.00
80274 GASTROENTEROLOGY MINOR SURG M.D.	3	0	0.00	0.00	0.00
80259 NEOPLASTIC DISEASE NO SURGERY M.D.	3	0	0.00	0.00	0.00

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DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
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ALL YEARS 1979-1988

PROFESSION SPECIALTY	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	3	0	0.00	0.00	0.00
93211 CLINICS OUTP ONLY GOVERNMENT VISITS	2	0	0.00	0.00	0.00
84167 SURGERY GYNECOLOGY D.O.	2	0	0.00	0.00	0.00
80713 X-RAY TECHNICIANS	2	0	0.00	0.00	0.00
80262 NUCLEAR MEDICINE M.D.	2	0	0.00	0.00	0.00
80246 INFECT DISEASE NO SURGERY M.D.	2	0	0.00	0.00	0.00
80243 GERIATRICS NO SURGERY M.D.	2	0	0.00	0.00	0.00
80238 ENDOCRINOLOGY NO SURGERY M.D.	2	0	0.00	0.00	0.00
91213 MENTAL INSTITUTE GOVERNMENT BED	1	0	0.00	0.00	0.00
84428 PHYS NO MAJ SURG PNEUMONENCEPHALOGRAPHY DO	1	0	0.00	0.00	0.00
84293 PEDIATRICS MINOR SURG D.O.	1	0	0.00	0.00	0.00
84282 DERMATOLOGY MINOR SURGERY D.O.	1	0	0.00	0.00	0.00
84263 OPHTHALMOLOGY NO SURGERY D.O.	1	0	0.00	0.00	0.00
84244 GYNECOLOGY NO SURGERY D.O.	1	0	0.00	0.00	0.00
84233 OCCUPATIONAL MED D.O.	1	0	0.00	0.00	0.00
84157 EMERGENCY MED MAJOR SURG D.O.	1	0	0.00	0.00	0.00
80952 NURSE HOME NOT PROFIT VISITS	1	0	0.00	0.00	0.00
80711 MEDICAL LABORATORY TECHNICIANS	1	0	0.00	0.00	0.00
80443 PHYS NO MAJ SURG PNEUMATIC DILATATION M.D.	1	0	0.00	0.00	0.00
80428 PHYS NO MAJ SURG PNEUMONENCEPHALOGRAPHY MD	1	0	0.00	0.00	0.00
80425 PHYS NO MAJ SURG RADIATION THERAPY M.D.	1	0	0.00	0.00	0.00
80276 GERIATRICS MINOR SURGERY M.D.	1	0	0.00	0.00	0.00
80264 OTOTOLOGY NO SURGERY M.D.	1	0	0.00	0.00	0.00

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DEPT OF ECONOMIC DEVELOPMENT - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS

ALL YEARS 1979-1988

	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
PROFESSION SPECIALTY					
80215 DENTIST INSURED X-RAY THERAPY	1	0	0.00	0.00	0.00
80171 SURGERY TRAUMATIC M.D.	1	0	0.00	0.00	0.00
TOTAL	12,463	4,496	250,310,614.00	43,011,187.00	41,812,027.00

TABLE X

Company Indemnity Analysis
(By Name of Company)

This table shows the claim activity of each insurer as reported to us each year. If insurers are not reporting claims as they should, we will be contacting them concerning disciplinary measures we may find necessary to employ in order to acquire greater attention to detail on their part. We do intend to maintain a full and accurate data base in this line of business.

This table is sorted by the number of paid claims.

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
1987

	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
COMPANY NAME:					
MISSOURI PROFESSIONAL LIABILITY INSASSO	407	114	5,752,556.00	2,739,014.00	3,013,542.00
MEDICAL DEFENSE ASSOCIATES	320	102	8,872,167.00	6,139,857.00	2,732,310.00
MEDICAL PROTECTIVE COMPANY	222	86	3,721,258.00	1,299,831.00	2,421,424.00
ST PAUL FIRE & MARINE INSURANCE CO	222	73	6,466,198.00	3,271,154.00	3,195,044.00
PROFESSIONAL MUTUAL INS CO	110	46	2,073,588.00	644,088.00	1,429,500.00
MISSOURI MEDICAL INSURANCE COMPANY	165	28	3,389,535.00	981,181.00	2,408,354.00
AETNA CASUALTY AND SURETY COMPANY	53	25	1,080,067.00	299,274.00	780,793.00
PROVIDERS INS CO	118	25	1,531,210.00	486,169.00	1,045,041.00
RISK CONTROL ASSOCIATES INC	29	17	1,730,838.00	963,768.00	767,070.00
NATIONAL UNION FIRE INS CO OF PITTSBURG	12	10	210,500.00	114,250.00	96,250.00
CONTINENTAL CASUALTY COMPANY	23	8	29,134.00	20,541.00	8,593.00
FEDERAL INSURANCE COMPANY	7	7	135,655.00	63,655.00	72,000.00
MISSOURI HOSPITAL PLAN	13	7	49,482.00	20,984.00	28,497.00
ARGONAUT MIDWEST INSURANCE COMPANY	8	5	1,273,936.00	1,128,746.00	145,190.00
DRUGGISTS MUTUAL INSURANCE COMPANY	7	5	23,800.00	9,915.00	13,885.00
RESEARCH MEDICAL CENTER	17	5	26,557.00	25,557.00	1,000.00
ST LOUIS UNIVERSITY MEDICAL CENTER	32	5	452,500.00	54,800.00	397,700.00
CURATORS OF THE UNIVERSITY OF MISSOURI	8	4	448,500.00	220,000.00	228,500.00
ST PAUL MERCURY INSURANCE COMPANY	6	4	88,151.00	4,151.00	84,000.00
AMERICAN HOME ASSURANCE COMPANY	3	3	26,435.00	23,095.00	3,340.00
BARNES HOSPITAL	16	3	77,312.00	0.00	77,312.00
GULF INSURANCE COMPANY	6	3	218,500.00	103,500.00	115,000.00
LESTER E COX MEDICAL CENTER	4	3	44,500.00	25,700.00	18,800.00

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
1987

COMPANY NAME:	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
STANDARD FIRE INSURANCE COMPANY	5	3	220,000.00	75,300.00	144,700.00
WESTERN CASUALTY AND SURETY COMPANY	3	3	32,545.00	32,545.00	0.00
CHICAGO INSURANCE COMPANY	9	2	36,500.00	36,500.00	0.00
CONTINENTAL INSURANCE COMPANY THE	3	2	102,000.00	10,000.00	90,000.00
GUARANTY NATIONAL INSURANCE COMPANY	4	2	116,500.00	33,250.00	83,250.00
NATIONAL MEDICAL ENTERPRISES INC	3	2	85,000.00	38,846.00	46,154.00
ST LUKES HOSPITAL - KANSAS CITY	5	2	130,000.00	55,900.00	74,100.00
VIGILANT INSURANCE COMPANY	2	2	50,000.00	25,000.00	25,000.00
ARGONAUT INSURANCE COMPANY	2	1	100,000.00	100,000.00	0.00
ATLANTIC INSURANCE COMPANY	2	1	90,000.00	90,000.00	0.00
DEPAUL HEALTH CENTER	11	1	12,000.00	12,000.00	0.00
MARYLAND CASUALTY COMPANY	1	1	338,497.00	169,249.00	169,249.00
MISSOURI BAPTISTS HOSPITAL	4	1	14,000.00	6,020.00	7,980.00
NATIONAL CHIROPRACTIC MUTUAL INS CO	2	1	2,500.00	2,500.00	0.00
SAFECO INSURANCE CO OF AMERICA	1	1	16,667.00	2,647.00	14,020.00
ST ANTHONYS MEDICAL CENTER	1	1	1,750.00	1,750.00	0.00
ST ELIZABETH'S HOSPITAL-HANNIBAL	2	1	1,575.00	1,575.00	0.00
ST JOSEPH HEALTH CENTER - KANSAS CITY	1	1	25,000.00	0.00	25,000.00
TRUMAN MEDICAL CENTER	6	1	1,000.00	430.00	570.00
UNITED STATES FIDELITY & GUARANTY CO	2	1	30,000.00	30,000.00	0.00
JEWISH HOSPITAL OF ST LOUIS	21	0	0.00	0.00	0.00
MENORAH MEDICAL CENTER	13	0	0.00	0.00	0.00
CHRISTIAN HOSPITAL	2	0	0.00	0.00	0.00

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
1987

	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
COMPANY NAME:					
ST JOSEPHS HOSPITAL-ST CHARLES	2	0	0.00	0.00	0.00
ST PAUL INSURANCE CO OF ILLINOIS THE	2	0	0.00	0.00	0.00
CARDINAL GLENNONS HOSPITAL	1	0	0.00	0.00	0.00
HARTFORD ACCIDENT & INDEMNITY CO	1	0	0.00	0.00	0.00
ST MARYS HOSPITAL-KANSAS CITY	1	0	0.00	0.00	0.00
TOTAL	1,920	618	39,127,913.00	19,362,742.00	19,763,168.00

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
1986

COMPANY NAME:	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
MISSOURI PROFESSIONAL LIABILITY INSASSO	491	126	10,744,408.00	94,541.00	72,759.00
MEDICAL PROTECTIVE COMPANY	242	107	6,595,114.00	1,001,679.00	1,500,358.00
MEDICAL DEFENSE ASSOCIATES	315	89	7,009,494.00	2,217,070.00	331,636.00
ST PAUL FIRE & MARINE INSURANCE CO	286	82	7,760,666.00	207,463.00	217,948.00
PROFESSIONAL MUTUAL INS CO	140	65	3,060,418.00	543,750.00	1,220,500.00
AETNA CASUALTY AND SURETY COMPANY	93	34	3,496,796.00	349,470.00	745,677.00
MISSOURI MEDICAL INSURANCE COMPANY	163	34	2,925,702.00	750,589.00	796,669.00
PROVIDERS INS CO	106	24	917,291.00	2,084.00	0.00
FEDERAL INSURANCE COMPANY	35	21	666,156.00	237,580.00	28,478.00
CONTINENTAL CASUALTY COMPANY	29	11	91,144.00	450.00	0.00
RISK CONTROL ASSOCIATES INC	20	11	268,637.00	18,050.00	8,750.00
GULF INSURANCE COMPANY	11	9	165,535.00	53,527.00	95,800.00
BARNES HOSPITAL	14	8	699,629.00	539,629.00	160,000.00
ARGONAUT MIDWEST INSURANCE COMPANY	10	6	511,520.00	399,270.00	12,250.00
DRUGGISTS MUTUAL INSURANCE COMPANY	7	6	26,422.00	4,642.00	9,780.00
INSURANCE CORPORATION OF AMERICA	13	5	2,233,000.00	22,384.00	50,616.00
NATIONAL UNION FIRE INS CO OF PITTSBURG	5	4	225,448.00	94,224.00	94,224.00
RESEARCH MEDICAL CENTER	4	4	54,208.00	34,908.00	19,300.00
ST LOUIS UNIVERSITY MEDICAL CENTER	28	4	54,000.00	28,000.00	26,000.00
NATIONAL CHIROPRACTIC MUTUAL INS CO	4	3	58,500.00	15,000.00	38,000.00
AMERICAN CONTINENTAL INSURANCE CO	2	2	3,050,348.00	985,655.00	2,064,693.00
CONTINENTAL INSURANCE COMPANY THE	2	2	45,000.00	25,000.00	20,000.00
DEPAUL HEALTH CENTER	3	2	40,930.00	130.00	40,800.00

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
1986

COMPANY NAME:	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
EMPIRE FIRE AND MARINE INSURANCE CO	2	2	23,500.00	15,000.00	8,500.00
HARTFORD ACCIDENT & INDEMNITY CO	2	2	205,822.00	100,461.00	105,361.00
STANDARD FIRE INSURANCE COMPANY	9	2	600,000.00	230,000.00	370,000.00
CHICAGO INSURANCE COMPANY	2	1	55.00	0.00	0.00
CURATORS OF THE UNIVERSITY OF MISSOURI	2	1	100,000.00	0.00	100,000.00
JEFFERSON INSURANCE CO OF NEW YORK	1	1	28,000.00	0.00	0.00
LESTER E COX MEDICAL CENTER	1	1	50,000.00	20,000.00	30,000.00
MARYLAND CASUALTY COMPANY	1	1	156,000.00	0.00	0.00
MULTI MEDICAL INSURANCE COMPANY	1	1	91,000.00	16,000.00	75,000.00
PACIFIC INDEMNITY COMPANY	1	1	100,000.00	100,000.00	0.00
PRUDENTIAL PROPERTY & CASUALTY INS CO	1	1	10,000.00	0.00	0.00
ST JOSEPH HEALTH CENTER - KANSAS CITY	1	1	2,300,000.00	1,300,000.00	1,000,000.00
ST PAUL MERCURY INSURANCE COMPANY	2	1	196,000.00	25,000.00	171,000.00
UNITED STATES FIDELITY & GUARANTY CO	1	1	133,750.00	0.00	0.00
VIGILANT INSURANCE COMPANY	2	1	4,500.00	4,500.00	0.00
WESTERN CASUALTY AND SURETY COMPANY	1	1	85,000.00	0.00	0.00
JEWISH HOSPITAL OF ST LOUIS	22	0	0.00	0.00	0.00
NATIONAL MEDICAL ENTERPRISES INC	2	0	0.00	0.00	0.00
ARGONAUT INSURANCE COMPANY	1	0	0.00	0.00	0.00
CONTINENTAL WESTERN INSURANCE CO	1	0	0.00	0.00	0.00
TOTAL	2,079	678	54,783,993.00	9,436,056.00	9,414,099.00

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
COMPANY INDEMNITY ANALYSIS
1985

COMPANY NAME:	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
MEDICAL PROTECTIVE COMPANY	235	137	7,687,668.00	10,833.00	10,833.00
MISSOURI PROFESSIONAL LIABILITY INSASSO	381	122	3,163,427.00	0.00	0.00
PROFESSIONAL MUTUAL INS CO	159	79	5,428,331.00	0.00	0.00
MEDICAL DEFENSE ASSOCIATES	229	60	4,688,392.00	0.00	0.00
ST PAUL FIRE & MARINE INSURANCE CO	138	59	9,184,850.00	800.00	0.00
AETNA CASUALTY AND SURETY COMPANY	69	33	1,738,566.00	149,615.00	249,818.00
PROVIDERS INS CO	100	23	283,463.00	0.00	0.00
STANDARD FIRE INSURANCE COMPANY	36	23	1,398,925.00	0.00	0.00
MISSOURI MEDICAL INSURANCE COMPANY	127	22	1,474,286.00	0.00	0.00
FEDERAL INSURANCE COMPANY	25	16	1,204,489.00	0.00	0.00
RISK CONTROL ASSOCIATES INC	10	6	70,500.00	0.00	0.00
CONTINENTAL CASUALTY COMPANY	14	5	13,427.00	0.00	0.00
NATIONAL CHIROPRACTIC MUTUAL INS CO	5	4	34,000.00	0.00	0.00
CHICAGO INSURANCE COMPANY	2	2	4,036.00	0.00	0.00
DRUGGISTS MUTUAL INSURANCE COMPANY	4	2	675.00	0.00	0.00
MARYLAND CASUALTY COMPANY	2	2	1,200,000.00	0.00	0.00
PRUDENTIAL PROPERTY & CASUALTY INS CO	2	2	77,000.00	0.00	0.00
ST PAUL MERCURY INSURANCE COMPANY	8	2	3,550.00	0.00	0.00
UNITED STATES FIDELITY & GUARANTY CO	4	2	106,000.00	0.00	0.00
WESTERN CASUALTY AND SURETY COMPANY	2	2	60,000.00	0.00	0.00
CONTINENTAL INSURANCE COMPANY THE	2	1	55,000.00	0.00	0.00
EMPIRE FIRE AND MARINE INSURANCE CO	4	1	30,000.00	0.00	0.00
GENERAL INSURANCE CO OF AMERICA	3	1	13,472.00	0.00	0.00

(CONTINUED)

DEPT OF ECO. DEV. - DIVISION OF INSURANCE
 COMPANY INDEMNITY ANALYSIS
 1985

COMPANY NAME:	NUMBER OF CLAIM REPORTS	NUMBER OF CLAIMS PAID	INDEMNITY TOTAL AMOUNT	ECONOMIC DAMAGE TOTAL AMOUNT	NON-ECONOMIC DAMAGE TOTAL AMOUNT
HARTFORD ACCIDENT & INDEMNITY CO	1	1	40,000.00	0.00	0.00
NATIONAL UNION FIRE INS CO OF PITTSBURG	1	1	750.00	0.00	0.00
NORTH RIVER INSURANCE COMPANY THE	1	1	1,000,000.00	0.00	0.00
VIGILANT INSURANCE COMPANY	1	1	5,000.00	0.00	0.00
INSURANCE CORPORATION OF AMERICA	3	0	0.00	0.00	0.00
ARGONAUT INSURANCE COMPANY	2	0	0.00	0.00	0.00
ARGONAUT MIDWEST INSURANCE COMPANY	1	0	0.00	0.00	0.00
TOTAL	1,571	610	38,965,807.00	161,248.00	260,651.00

TABLE XI

Claim Dispositions

This table tracks the legal disposition of the claims through our judicial system. The claims are divided into two general categories: those for the plaintiff and those for the defendant. The column headings that are abbreviated mean as follows:

INC-RPT Average number of months from date of incident to
 date of first report to insurer.

INC-DSP Average number of months from date of incident to
 date of closure of claim by insurer.

AVG-SEV Average severity of loss for those claims.

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
DISPOSITION OF CLAIM - 1987

ALL COMPANIES

DISPOSITION	CLAIM RPTS	%	INC RPT	INC DSP	AVG SEV	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF PLAINTIFF									
BEFORE FILING SUIT OR HEARING	157	25.40	8	16	3	5,252	9,376	14,641	941
BEFORE TRIAL OR HEARING	217	35.11	23	53	5	31,464	31,851	63,315	10,746
NOT SPECIFIED	1	.16		2	2	151		151	
TOTAL SETTLED	375	60.67	17	37	4	20,406	22,356	42,768	6,612
COURT DISPOSITIONS									
DIRECTED VERDICT FOR PLAINTIFF	3	.48	79	95	4	40,000	17,500	57,500	13,279
JUDGEMENT FOR PLAINTIFF	14	2.26	19	64	5	122,846	91,619	214,465	31,117
FOR PLAINTIFF AFTER APPEAL	3	.48	21	91	6	98,000	92,000	190,000	41,462
ALL OTHER	223	36.08	20	54	5	42,943	43,803	86,746	13,403
TOTAL COURT DISPOSITIONS	243	39.32	20	56	5	48,190	46,828	95,018	14,769
TOTAL PAID CLAIM DISPOSITIONS	618	100.00	18	45	4	31,331	31,979	63,313	9,819

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
DISPOSITION OF CLAIM - 1987

ALL COMPANIES

DISPOSITION	CLAIM RPTS	%	INC RPT	INC DSP	AVG SEV	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF DEFENDENT									
CLAIM OR SUIT ABANDONED	749	57.52	14	31	4				1,473
COURT DISPOSITIONS									
DIRECTED VERDICT FOR DEFENDENT	20	1.53	34	58	4				11,327
JUDGEMENT NWS FOR PLAINTIFF	5	.38	16	42	5				6,442
JUDGEMENT FOR DEFENDANT	70	5.37	23	57	4				15,156
FOR DEFENDANT AFTER APPEAL	9	.69	15	71	4				13,316
ALL OTHERS INCLUDING DISMISSALS	449	34.48	22	52	4				5,774
TOTAL COURT DISPOSITIONS	553	42.47	22	53	4				7,291
TOTAL UNPAID CLAIM DISPOSITIONS	1,302	100.00	17	41	4				3,944

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
DISPOSITION OF CLAIM - 1986

ALL COMPANIES

DISPOSITION	CLAIM RPTS	%	INC RPT	INC DSP	AVG SEV	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF PLAINTIFF									
BEFORE FILING SUIT OR HEARING	200	29.49	9	17	3	3,834	2,456	19,091	1,293
BEFORE TRIAL OR HEARING	268	39.52	23	52	4	16,787	15,311	74,448	11,056
DURING TRIAL OR HEARING	1	.14	34	52	9			5,000	1,115
NOT SPECIFIED	1	.14	24	54	6			33,185	5,431
TOTAL SETTLED	470	69.32	17	37	4	11,204	9,775	50,656	6,868
COURT DISPOSITIONS									
DIRECTED VERDICT FOR PLAINTIFF	5	.73	16	48	2	42,400	3,600	60,286	12,860
JUDGEMENT NWS VERDICT FOR DEFENDANT	1	.14	23	86	8			1,000,000	210,543
JUDGEMENT FOR PLAINTIFF	14	2.06	12	57	5	30,376	75,990	221,492	31,196
FOR PLAINTIFF AFTER APPEAL	4	.58	7	48	5	35,007		312,070	59,172
ALL OTHER	184	27.13	19	51	5	18,438	20,312	137,635	15,398
TOTAL COURT DISPOSITIONS	208	30.67	18	51	5	20,048	23,170	148,920	18,180
TOTAL PAID CLAIM DISPOSITIONS	678	100.00	17	42	4	13,917	13,885	80,802	10,339

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
DISPOSITION OF CLAIM - 1986

ALL COMPANIES

DISPOSITION	CLAIM RPTS	%	INC RPT	INC DSP	AVG SEV	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF DEFENDENT									
CLAIM OR SUIT ABANDONED	1,048	74.80	14	31	4				1,453
COURT DISPOSITIONS									
DIRECTED VERDICT FOR DEFENDENT	25	1.78	17	53	3				8,890
JUDGEMENT NWS FOR PLAINTIFF	5	.35	16	58	3				4,878
JUDGEMENT FOR DEFENDANT	47	3.35	19	62	5				17,552
FOR DEFENDANT AFTER APPEAL	9	.64	17	65	5				14,570
ALL OTHERS INCLUDING DISMISSALS	267	19.05	19	50	4				6,113
TOTAL COURT DISPOSITIONS	353	25.19	19	52	4				8,031
TOTAL UNPAID CLAIM DISPOSITIONS	1,401	100.00	15	36	4				3,110

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
DISPOSITION OF CLAIM - 1985

ALL COMPANIES

DISPOSITION	CLAIM RPTS	%	INC RPT	INC DSP	AVG SEV	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF PLAINTIFF									
BEFORE FILING SUIT OR HEARING	149	24.42	7	15	3	63	36	12,560	908
BEFORE TRIAL OR HEARING	310	50.81	22	52	5	12	25	59,103	7,578
TOTAL SETTLED	459	75.24	17	40	4	29	29	43,994	5,413
COURT DISPOSITIONS									
DIRECTED VERDICT FOR PLAINTIFF	18	2.95	15	46	4			142,875	9,288
JUDGEMENT NWS VERDICT FOR DEFENDANT	2	.32	12	77	5			25,500	13,098
JUDGEMENT FOR PLAINTIFF	17	2.78	30	65	5			445,778	20,804
FOR PLAINTIFF AFTER APPEAL	3	.49	9	54	5			108,049	17,740
ALL OTHER	111	18.19	16	46	5	1,331	2,226	74,297	10,895
TOTAL COURT DISPOSITIONS	151	24.75	17	49	5	979	1,636	124,319	11,984
TOTAL PAID CLAIM DISPOSITIONS	610	100.00	17	42	4	264	427	63,878	7,040

MISSOURI
DEPARTMENT OF ECONOMIC DEVELOPMENT
DIVISION OF INSURANCE
DISPOSITION OF CLAIM - 1985
ALL COMPANIES

DISPOSITION	CLAIM RPTS	%	INC RPT	INC DSP	AVG SEV	AVG ECONOMIC DAMAGE	AVG NON-ECON DAMAGE	AVG INDEMNITY PER CLAIM	AVG EXPENSE PER CLAIM
IN FAVOR OF DEFENDENT									
CLAIM OR SUIT ABANDONED	780	81.16	12	30	4				1,741
COURT DISPOSITIONS									
DIRECTED VERDICT FOR DEFENDENT	21	2.18	18	61	4				12,182
JUDGEMENT NWS FOR PLAINTIFF	6	.62	8	27	3				6,447
JUDGEMENT FOR DEFENDANT	27	2.80	14	55	5				15,183
FOR DEFENDANT AFTER APPEAL	2	.20	21	80	2				2,164
ALL OTHERS INCLUDING DISMISSALS	125	13.00	22	47	4				4,326
TOTAL COURT DISPOSITIONS	181	18.83	20	50	4				6,903
TOTAL UNPAID CLAIM DISPOSITIONS	961	100.00	14	34	4				2,714

TABLE XII

Financial Data in Market Share Order
(Derived from Page 14 Supplement)

The source of these tables is independent of the closed claim data used for all the preceding tables. The matter here is financial. These reports show which insurer writes premium in five categories of malpractice insurance:

- A Physicians and Surgeons
- B Dentists
- C Nurses
- D Hospitals
- E Other
- F Total

The reports are sequenced by market share and show the name of the insurer, the premium written, premium earned, losses paid, losses incurred, cash flow loss ratio, true loss ratio and percent unpaid. Percent unpaid is deductible from the true loss ratio, since it is calculated thus:

$$\frac{\text{Losses Incurred} - \text{Losses Paid}}{\text{Premium Earned}}$$

MISSOURI DIVISION OF INSURANCE
TOTAL MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
EXPERIENCE FOR 1987 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	000	32654	\$22,987,884	22.91	MEDICAL DEFENSE ASSOCIATES
2	164	24767	\$14,996,944	14.95	ST PAUL FIRE & MARINE INSURANCE CO
3	000	36668	\$14,603,402	14.56	MISSOURI MEDICAL INSURANCE COMPANY
4	000	33367	\$13,062,925	13.02	RISK CONTROL ASSOCIATES INC
5	000	11843	\$12,917,109	12.88	MEDICAL PROTECTIVE COMPANY
6	861	27642	\$7,802,654	7.778	MISSOURI HOSPITAL PLAN
7	999	44024	\$2,331,965	2.324	PROFESSIONAL MUT INS CO RISK RETENTION
8	218	20443	\$1,592,673	1.588	CONTINENTAL CASUALTY COMPANY
9	000	28800	\$1,334,250	1.330	INSURANCE CORPORATION OF AMERICA
10	000	36633	\$1,104,881	1.101	PREMIER ALLIANCE INSURANCE CO
11	164	24791	\$1,053,776	1.050	ST PAUL MERCURY INSURANCE COMPANY
12	048	35289	\$971,400	0.968	CONTINENTAL INSURANCE COMPANY THE
13	185	25534	\$841,638	0.839	TRANSAMERICA INSURANCE COMPANY
14	076	22810	\$612,402	0.610	CHICAGO INSURANCE COMPANY
15	999	44083	\$612,358	0.610	PREFERRED PHYSICIANS MUT RISK RETENT GP
16	218	20427	\$601,879	0.600	AMERICAN CASUALTY CO OF READING PA
17	000	15865	\$565,659	0.564	NATIONAL CHIROPRACTIC MUTUAL INS CO
18	861	40401	\$479,006	0.477	PROVIDERS INS CO
19	901	22748	\$408,826	0.408	PACIFIC EMPLOYERS INSURANCE COMPANY
20	929	12246	\$307,316	0.306	AMERICAN CONTINENTAL INSURANCE CO
21	999	00090	\$267,025	0.266	PHYSICIANS DEFENSE ASSOCIATION
22	012	19445	\$172,092	0.172	NATIONAL UNION FIRE INS CO OF PITTSBURG
23	861	33863	\$131,239	0.131	MISSOURI PROFESSIONAL LIABILITY INSASSO

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$18,436,283	\$8,785,899	\$3,886,756	21.1	38.2	-27
2	\$17,772,064	\$6,336,645	\$13,483,476	75.9	42.3	40
3	\$8,507,973	\$4,774,886	\$8,251,130	97.0	32.7	41
4	\$11,717,346	\$1,733,749	\$14,549,349	124.2	13.3	109
5	\$11,533,241	\$3,521,266	\$9,453,713	82.0	27.3	51
6	\$7,802,654	\$143,447	\$2,231,777	28.6	1.8	27
7	\$837,857	\$471,090	\$1,539,575	183.8	20.2	128
8	\$1,724,610	\$197,144	\$-790,014	-45.8	12.4	-57
9	\$1,294,113	\$1,000	\$270,707	20.9	0.1	21
10	\$275,915	\$0	\$204,564	74.1	0.0	74
11	\$1,009,246	\$100,764	\$637,797	63.2	9.6	53
12	\$960,799	\$224,900	\$219,900	22.9	23.2	-1
13	\$841,638	\$0	\$698,559	83.0	0.0	83
14	\$586,997	\$173,137	\$356,909	60.8	28.3	31
15	\$229,257	\$0	\$115,240	50.3	0.0	50
16	\$515,228	\$1,573	\$471,916	91.6	0.3	91
17	\$536,352	\$2,800	\$53,995	10.1	0.5	10
18	\$5,374,707	\$1,094,810	\$2,539,628	47.3	228.6	27
19	\$330,368	\$-1,285	\$925,299	280.1	-0.3	280
20	\$342,464	\$0	\$-125,629	-36.7	0.0	-37
21	\$188,513	\$0	\$113,100	60.0	0.0	60
22	\$231,461	\$522,043	\$-49,816	-21.5	303.4	-247
23	\$131,239	\$7,872,926	\$7,775,885	5925.0	5998.9	-74

MISSOURI DIVISION OF INSURANCE
TOTAL MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
EXPERIENCE FOR 1987 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
24	775	13714	\$121,356	0.121	DRUGGISTS MUTUAL INSURANCE COMPANY	\$117,944	\$14,500	\$-7,640	-6	11.9	-19
25	091	22357	\$82,114	0.082	HARTFORD ACCIDENT & INDEMNITY CO	\$477,574	\$15,000	\$190,086	40	18.3	37
26	783	13056	\$71,954	0.072	RLI INSURANCE COMPANY	\$66,433	\$0	\$63,869	96	0.0	96
27	012	19429	\$63,296	0.063	INSURANCE CO OF THE STATE OF PA	\$72,526	\$0	\$16,770	23	0.0	23
28	000	18767	\$56,846	0.057	CHURCH MUTUAL INSURANCE COMPANY	\$39,572	\$0	\$38,444	97	0.0	97
29	901	22713	\$42,595	0.042	INSURANCE COMPANY OF NORTH AMERICA	\$102,365	\$11,750	\$-63,455	-62	27.6	-73
30	001	19038	\$23,465	0.023	AETNA CASUALTY AND SURETY COMPANY	\$136,276	\$1,114,639	\$121,172	89	4750.2	-729
31	189	25658	\$22,663	0.023	TRAVELERS INDEMNITY COMPANY	\$24,896	\$21,000	\$-67,815	-272	92.7	-357
32	162	24678	\$17,500	0.017	ROYAL INDEMNITY COMPANY	\$17,500	\$0	\$11,123	64	0.0	64
33	218	20478	\$15,498	0.015	NATIONAL FIRE INS CO OF HARTFORD	\$87,489	\$1,075	\$-11,344	-13	6.9	-14
34	486	11630	\$15,187	0.015	JEFFERSON INSURANCE CO OF NEW YORK	\$28,739	\$-150	\$51,824	180	-1.0	181
35	076	22837	\$12,376	0.012	INTERSTATE INDEMNITY COMPANY	\$20,307	\$0	\$26,350	130	0.0	130
36	091	29459	\$11,983	0.012	TWIN CITY FIRE INS CO	\$11,983	\$0	\$0	0	0.0	0
37	091	19682	\$4,940	0.005	HARTFORD FIRE INSURANCE COMPANY	\$12,285	\$0	\$15,000	122	0.0	122
38	020	19704	\$4,618	0.005	AMERICAN STATES INSURANCE COMPANY	\$1,405	\$0	\$0	0	0.0	0
39	012	19380	\$3,000	0.003	AMERICAN HOME ASSURANCE COMPANY	\$508	\$26,435	\$56,714	11164	881.2	5960
40	901	22667	\$2,996	0.003	CIGNA INSURANCE COMPANY	\$2,904	\$0	\$553,386	19056	0.0	19056
41	901	18279	\$1,919	0.002	BANKERS STANDARD INSURANCE COMPANY	\$1,179	\$0	\$580	49	0.0	49
42	048	34622	\$570	0.001	GLENS FALLS INSURANCE COMPANY THE	\$679	\$0	\$0	0	0.0	0
43	196	25887	\$529	0.001	UNITED STATES FIDELITY & GUARANTY CO	\$529	\$197,368	\$67,534	12766	37309.6	-24543
44	610	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY	\$0	\$186,120	\$41,277	0	0.0	0
45	414	17680	\$0	0.000	FORUM INSURANCE COMPANY	\$0	\$0	\$-398	0	0.0	0
46	001	19046	\$0	0.000	AETNA CASUALTY & SURETY CO OF IL	\$0	\$0	\$-38	0	0.0	0
47	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD CT	\$0	\$0	\$2,150	0	0.0	0
48	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY	\$0	\$655,406	\$308,709	0	0.0	0
49	008	19232	\$0	0.000	ALLSTATE INSURANCE COMPANY	\$0	\$0	\$-2,700	0	0.0	0
50	011	19356	\$0	0.000	MARYLAND CASUALTY COMPANY	\$0	\$100,000	\$100,000	0	0.0	0
51	021	19747	\$0	0.000	AMERICAN UNIVERSAL INSURANCE CO	\$0	\$0	\$-100	0	0.0	0
52	031	20087	\$0	0.000	NATIONAL INDEMNITY COMPANY	\$855	\$0	\$-487	-57	0.0	-57
53	038	20281	\$0	0.000	FEDERAL INSURANCE COMPANY	\$0	\$759,397	\$-372,020	0	0.0	0
54	038	20346	\$0	0.000	PACIFIC INDEMNITY COMPANY	\$0	\$0	\$782,867	0	0.0	0
55	038	20354	\$0	0.000	SEA INSURANCE COMPANY LIMITED	\$0	\$0	\$-492	0	0.0	0
56	038	20397	\$0	0.000	VIGILANT INSURANCE COMPANY	\$0	\$0	\$-13,661	0	0.0	0
57	901	20699	\$0	0.000	CIGNA PROPERTY & CASUALTY INS CO	\$0	\$0	\$-1,304	0	0.0	0
58	901	20702	\$0	0.000	CIGNA FIRE UNDERWRITERS INS CO	\$0	\$0	\$-424	0	0.0	0
59	052	21083	\$0	0.000	INTERNATIONAL INSURANCE COMPANY	\$0	\$0	\$443	0	0.0	0
60	052	21105	\$0	0.000	NORTH RIVER INSURANCE COMPANY THE	\$0	\$0	\$1,043,349	0	0.0	0
61	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO	\$0	\$0	\$390	0	0.0	0
62	076	21881	\$0	0.000	NATIONAL SURETY CORPORATION	\$0	\$0	\$-50,313	0	0.0	0
63	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY	\$0	\$120,000	\$73,256	0	0.0	0
64	041	22217	\$0	0.000	GULF INSURANCE COMPANY	\$0	\$203,500	\$151,037	0	0.0	0
65	041	22233	\$0	0.000	SELECT INSURANCE COMPANY	\$0	\$0	\$-1,214	0	0.0	0
66	095	22519	\$0	0.000	HOME INDEMNITY COMPANY THE	\$18	\$0	\$-28,000	-155556	0.0	-155556
67	095	22527	\$0	0.000	HOME INSURANCE COMPANY THE	\$132	\$0	\$0	0	0.0	0
68	143	23906	\$0	0.000	NORTHWESTERN NATIONAL CASUALTY CO	\$0	\$86	\$85	0	0.0	0
69	143	23914	\$0	0.000	NORTHWESTERN NATIONAL INS CO	\$0	\$47,632	\$47,632	0	0.0	0
70	163	24732	\$0	0.000	GENERAL INSURANCE CO OF AMERICA	\$0	\$772	\$-2,210	0	0.0	0
71	164	24775	\$0	0.000	ST PAUL GUARDIAN INSURANCE COMPANY	\$0	\$0	\$-47	0	0.0	0
72	232	25895	\$0	0.000	UNITED STATES LIABILITY INSURANCE CO	\$0	\$0	\$-776	0	0.0	0
73	020	26107	\$0	0.000	NORDIA INSURANCE COMPANY	\$0	\$0	\$-93,925	0	0.0	0
74	304	32352	\$0	0.000	PRUDENTIAL PROPERTY & CASUALTY INS CO	\$0	\$0	\$-39,832	0	0.0	0

MISSOURI DIVISION OF INSURANCE
TOTAL MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
EXPERIENCE FOR 1987 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
75	711	35718	\$0	0.000	PHICO INSURANCE COMPANY
76	008	36455	\$0	0.000	NORTHBROOK INDEMNITY CO
77	163	24740	\$-1,465	-.001	SAFECO INSURANCE CO OF AMERICA
78	020	26093	\$-2,089	-.002	WESTERN CASUALTY AND SURETY COMPANY
79	215	19828	\$-9,170	-.009	ARGONAUT MIDWEST INSURANCE COMPANY
			=====		
			\$100,321,984		

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
75	\$0	\$0	\$453	0.0	0	0.0
76	\$0	\$0	\$26,400	0.0	0	0.0
77	\$596	\$16,667	\$149,554	25093.0	-1138	22296.5
78	\$8,429	\$24,687	\$-105,382	-1250.2	-1182	-1543.1
79	\$-9,170	\$1,950,175	\$-303,552	3310.3	-21267	24577.2
	=====	=====	=====			
	\$92,404,278	\$41,422,853	\$69,587,141	75.31%	41.29%	30.48%

MISSOURI DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
PHYSICIANS AND SURGEONS
EXPERIENCE FOR 1987 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	000	32654	\$22,776,194	29.24	MEDICAL DEFENSE ASSOCIATES
2	000	36668	\$14,603,402	18.75	MISSOURI MEDICAL INSURANCE COMPANY
3	000	33367	\$12,138,253	15.58	RISK CONTROL ASSOCIATES INC
4	000	11843	\$11,001,392	14.12	MEDICAL PROTECTIVE COMPANY
5	164	24767	\$9,362,865	12.02	ST PAUL FIRE & MARINE INSURANCE CO
6	999	44024	\$2,331,965	2.994	PROFESSIONAL MUT INS CO RISK RETENTION
7	218	20443	\$1,431,467	1.838	CONTINENTAL CASUALTY COMPANY
8	000	28800	\$1,334,250	1.713	INSURANCE CORPORATION OF AMERICA
9	000	36633	\$1,104,881	1.418	PREMIER ALLIANCE INSURANCE CO
10	999	44083	\$612,358	0.786	PREFERRED PHYSICIANS MUT RISK RETENT GP
11	076	22810	\$511,219	0.656	CHICAGO INSURANCE COMPANY
12	999	00090	\$267,025	0.343	PHYSICIANS DEFENSE ASSOCIATION
13	901	22748	\$180,831	0.232	PACIFIC EMPLOYERS INSURANCE COMPANY
14	861	40401	\$79,064	0.102	PROVIDERS INS CO
15	783	13056	\$71,954	0.092	RLI INSURANCE COMPANY
16	048	35289	\$68,559	0.088	CONTINENTAL INSURANCE COMPANY THE
17	091	29459	\$11,983	0.015	TWIN CITY FIRE INS CO
18	091	19682	\$4,940	0.006	HARTFORD FIRE INSURANCE COMPANY
19	164	24791	\$548	0.001	ST PAUL MERCURY INSURANCE COMPANY
20	610	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY
21	929	12246	\$0	0.000	AMERICAN CONTINENTAL INSURANCE CO
22	414	17680	\$0	0.000	FORUM INSURANCE COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$18,367,596	\$8,765,899	\$3,886,756	21	38.487	-27
2	\$8,507,973	\$4,774,886	\$8,251,130	97	32.697	41
3	\$11,211,020	\$1,733,149	\$14,549,349	130	14.278	114
4	\$10,079,020	\$3,227,765	\$8,260,961	82	29.340	50
5	\$12,721,227	\$5,165,613	\$9,699,236	76	55.171	36
6	\$837,857	\$471,090	\$1,539,575	184	20.201	128
7	\$823,793	\$578,787	\$-1,487,118	-181	40.433	-251
8	\$1,294,113	\$1,000	\$270,707	21	0.075	21
9	\$275,915	\$0	\$204,564	74	0.000	74
10	\$229,257	\$0	\$115,240	50	0.000	50
11	\$486,418	\$2,500	\$325,037	67	0.489	66
12	\$188,513	\$0	\$113,100	60	0.000	60
13	\$208,525	\$0	\$105,000	50	0.000	50
14	\$47,077	\$143,300	\$-31,666	-67	181.246	-372
15	\$66,433	\$0	\$63,869	96	0.000	96
16	\$68,312	\$0	\$0	0	0.000	0
17	\$11,983	\$0	\$0	0	0.000	0
18	\$12,285	\$0	\$15,000	122	0.000	122
19	\$389	\$0	\$-66,539	-17105	0.000	-17105
20	\$0	\$0	\$-253	0	0.000	0
21	\$0	\$0	\$-7,538	0	0.000	0
22	\$0	\$0	\$-394	0	0.000	0

MISSOURI DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
PHYSICIANS AND SURGEONS
EXPERIENCE FOR 1987 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME		
23	001	19038	\$0	0.000	AETNA CASUALTY AND SURETY COMPANY		
24	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD CT		
25	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY		
26	008	19232	\$0	0.000	ALLSTATE INSURANCE COMPANY		
27	021	19747	\$0	0.000	AMERICAN UNIVERSAL INSURANCE CO		
28	038	20281	\$0	0.000	FEDERAL INSURANCE COMPANY		
29	038	20346	\$0	0.000	PACIFIC INDEMNITY COMPANY		
30	038	20354	\$0	0.000	SEA INSURANCE COMPANY LIMITED		
31	038	20397	\$0	0.000	VIGILANT INSURANCE COMPANY		
32	218	20427	\$0	0.000	AMERICAN CASUALTY CO OF READING PA		
33	218	20478	\$0	0.000	NATIONAL FIRE INS CO OF HARTFORD		
34	901	20699	\$0	0.000	CIGNA PROPERTY & CASUALTY INS CO		
35	901	20702	\$0	0.000	CIGNA FIRE UNDERWRITERS INS CO		
36	052	21105	\$0	0.000	NORTH RIVER INSURANCE COMPANY THE		
37	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO		
38	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY		
39	041	22217	\$0	0.000	GULF INSURANCE COMPANY		
40	041	22233	\$0	0.000	SELECT INSURANCE COMPANY		
41	143	23906	\$0	0.000	NORTHWESTERN NATIONAL CASUALTY CO		
42	143	23914	\$0	0.000	NORTHWESTERN NATIONAL INS CO		
43	163	24732	\$0	0.000	GENERAL INSURANCE CO OF AMERICA		
44	163	24740	\$0	0.000	SAFECO INSURANCE CO OF AMERICA		
OBS	PREMIUM EARNED		DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
23	\$0		\$401,045	\$185,621	0.000000	0	0.000000
24	\$0		\$0	\$2,150	0.000000	0	0.000000
25	\$0		\$470,071	\$94,635	0.000000	0	0.000000
26	\$0		\$0	\$-2,700	0.000000	0	0.000000
27	\$0		\$0	\$-100	0.000000	0	0.000000
28	\$0		\$759,397	\$-372,020	0.000000	0	0.000000
29	\$0		\$0	\$782,867	0.000000	0	0.000000
30	\$0		\$0	\$-492	0.000000	0	0.000000
31	\$0		\$0	\$-13,661	0.000000	0	0.000000
32	\$0		\$0	\$-1	0.000000	0	0.000000
33	\$558		\$0	\$4	0.716846	0	0.716846
34	\$0		\$0	\$-1,304	0.000000	0	0.000000
35	\$0		\$0	\$-424	0.000000	0	0.000000
36	\$0		\$0	\$1,043,349	0.000000	0	0.000000
37	\$0		\$0	\$409	0.000000	0	0.000000
38	\$0		\$120,000	\$0	0.000000	0	0.000000
39	\$0		\$203,500	\$151,015	0.000000	0	0.000000
40	\$0		\$0	\$-1,214	0.000000	0	0.000000
41	\$0		\$86	\$85	0.000000	0	0.000000
42	\$0		\$47,632	\$47,632	0.000000	0	0.000000
43	\$0		\$772	\$-590	0.000000	0	0.000000
44	\$0		\$16,667	\$153,144	0.000000	0	0.000000

MISSOURI DIVISION OF INSURANCE
 MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
 PHYSICIANS AND SURGEONS
 EXPERIENCE FOR 1987 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
45	189	25658	\$0	0.000	TRAVELERS INDEMNITY COMPANY	\$0	\$21,000	\$65,023	0	0	0
46	196	25887	\$0	0.000	UNITED STATES FIDELITY & GUARANTY CO	\$0	\$47,500	\$36,595	0	0	0
47	232	25895	\$0	0.000	UNITED STATES LIABILITY INSURANCE CO	\$0	\$0	\$-776	0	0	0
48	020	26093	\$0	0.000	WESTERN CASUALTY AND SURETY COMPANY	\$0	\$12,143	\$-40,627	0	0	0
49	711	35718	\$0	0.000	PHICO INSURANCE COMPANY	\$0	\$0	\$453	0	0	0
50	008	36455	\$0	0.000	NORTHBROOK INDEMNITY CO	\$0	\$0	\$26,400	0	0	0
			=====			=====	=====	=====			
			\$77,893,150			\$65,438,264	\$26,963,802	\$47,961,489	73.29%	34.62%	32.09%

MISSOURI DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
DENTISTS
EXPERIENCE FOR 1987 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	000	11843	\$1,915,717	50.21	MEDICAL PROTECTIVE COMPANY	\$1,454,221	\$293,501	\$1,192,752	82.02	15.3207	61.84
2	164	24767	\$1,282,506	33.61	ST PAUL FIRE & MARINE INSURANCE CO	\$1,281,346	\$486,203	\$741,092	57.84	37.9104	19.89
3	000	33367	\$226,435	5.934	RISK CONTROL ASSOCIATES INC	\$111,886	\$600	\$0	0.00	0.2650	-0.54
4	000	32654	\$211,690	5.548	MEDICAL DEFENSE ASSOCIATES	\$68,687	\$20,000	\$0	0.00	9.4478	-29.12
5	218	20443	\$150,512	3.945	CONTINENTAL CASUALTY COMPANY	\$891,938	\$62,144	\$562,426	63.06	41.2884	56.09
6	218	20478	\$14,873	0.390	NATIONAL FIRE INS CO OF HARTFORD	\$85,713	\$1,075	\$-11,348	-13.24	7.2279	-14.49
7	076	22837	\$12,376	0.324	INTERSTATE INDEMNITY COMPANY	\$20,307	\$0	\$26,350	129.76	0.0000	129.76
8	164	24791	\$1,665	0.044	ST PAUL MERCURY INSURANCE COMPANY	\$7,586	\$0	\$7,774	102.48	0.0000	102.48
9	001	19046	\$0	0.000	AETNA CASUALTY & SURETY CO OF IL	\$0	\$0	\$-38	0.00	0.0000	0.00
10	091	22357	\$0	0.000	HARTFORD ACCIDENT & INDEMNITY CO	\$0	\$0	\$-81	0.00	0.0000	0.00
11	189	25658	\$-50	-.001	TRAVELERS INDEMNITY COMPANY	\$1,803	\$0	\$-2,555	-141.71	0.0000	-141.71
			=====			=====	=====	=====			
			\$3,815,724			\$3,923,487	\$863,523	\$2,516,372	64.14%	22.63%	42.13%

MISSOURI DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
NURSES
EXPERIENCE FOR 1987 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	164	24767	\$764,476	97.95	ST PAUL FIRE & MARINE INSURANCE CO	\$752,536	\$285,548	\$435,245	57.837	37.3521	19.892
2	486	11630	\$15,910	2.038	JEFFERSON INSURANCE CO OF NEW YORK	\$28,492	\$0	\$11,558	40.566	0.0000	40.566
3	164	24791	\$100	0.013	ST PAUL MERCURY INSURANCE COMPANY	\$95	\$0	\$0	0.000	0.0000	0.000
4	610	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY	\$0	\$112,500	\$2,500	0.000	0.0000	0.000
5	414	17680	\$0	0.000	FORUM INSURANCE COMPANY	\$0	\$0	\$-4	0.000	0.0000	0.000
6	001	19038	\$0	0.000	AETNA CASUALTY AND SURETY COMPANY	\$0	\$16,269	\$-4,895	0.000	0.0000	0.000
7	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY	\$0	\$185,335	\$214,074	0.000	0.0000	0.000
8	031	20087	\$0	0.000	NATIONAL INDEMNITY COMPANY	\$855	\$0	\$-487	-56.959	0.0000	-56.959
9	052	21083	\$0	0.000	INTERNATIONAL INSURANCE COMPANY	\$0	\$0	\$401	0.000	0.0000	0.000
10	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO	\$0	\$0	\$-18	0.000	0.0000	0.000
11	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY	\$0	\$0	\$73,256	0.000	0.0000	0.000
12	041	22217	\$0	0.000	GULF INSURANCE COMPANY	\$0	\$0	\$22	0.000	0.0000	0.000
			=====			=====	=====	=====			
			\$780,486			\$781,978	\$599,652	\$731,652	93.56%	76.83%	16.88%

MISSOURI DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
HOSPITALS
EXPERIENCE FOR 1987 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	861	27642	\$7,802,654	53.84	MISSOURI HOSPITAL PLAN
2	164	24767	\$3,587,097	24.75	ST PAUL FIRE & MARINE INSURANCE CO
3	164	24791	\$1,051,463	7.255	ST PAUL MERCURY INSURANCE COMPANY
4	048	35289	\$868,605	5.993	CONTINENTAL INSURANCE COMPANY THE
5	929	12246	\$305,416	2.107	AMERICAN CONTINENTAL INSURANCE CO
6	861	40401	\$260,553	1.798	PROVIDERS INS CO
7	901	22748	\$225,813	1.558	PACIFIC EMPLOYERS INSURANCE COMPANY
8	861	33863	\$131,239	0.906	MISSOURI PROFESSIONAL LIABILITY INSASSO
9	091	22357	\$81,875	0.565	HARTFORD ACCIDENT & INDEMNITY CO
10	076	22810	\$80,000	0.552	CHICAGO INSURANCE COMPANY
11	901	22713	\$40,507	0.279	INSURANCE COMPANY OF NORTH AMERICA
12	001	19038	\$23,465	0.162	AETNA CASUALTY AND SURETY COMPANY
13	189	25658	\$22,713	0.157	TRAVELERS INDEMNITY COMPANY
14	162	24678	\$17,500	0.121	ROYAL INDEMNITY COMPANY
15	901	22667	\$2,996	0.021	CIGNA INSURANCE COMPANY
16	048	34622	\$570	0.004	GLENS FALLS INSURANCE COMPANY THE
17	610	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY
18	011	19356	\$0	0.000	MARYLAND CASUALTY COMPANY
19	218	20443	\$0	0.000	CONTINENTAL CASUALTY COMPANY
20	052	21083	\$0	0.000	INTERNATIONAL INSURANCE COMPANY
21	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO
22	163	24732	\$0	0.000	GENERAL INSURANCE CO OF AMERICA

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$7,802,654	\$143,447	\$2,231,777	28.6	2	26.8
2	\$3,016,955	\$99,281	\$2,257,903	74.8	3	71.5
3	\$1,001,176	\$100,764	\$696,562	69.6	10	59.5
4	\$858,900	\$9,900	\$134,900	15.7	1	14.6
5	\$341,848	\$0	\$-118,091	-34.5	0	-34.5
6	\$5,053,855	\$942,510	\$2,049,249	40.5	362	21.9
7	\$120,164	\$-1,285	\$820,299	682.6	-1	683.7
8	\$131,239	\$7,872,926	\$7,775,885	5925.0	5999	-73.9
9	\$476,940	\$0	\$260,239	54.6	0	54.6
10	\$76,669	\$135,637	\$0	0.0	170	-176.9
11	\$77,689	\$11,750	\$-63,455	-81.7	29	-96.8
12	\$136,276	\$547,325	\$-232,473	-170.6	2333	-572.2
13	\$23,093	\$0	\$-130,283	-564.2	0	-564.2
14	\$17,500	\$0	\$11,123	63.6	0	63.6
15	\$2,904	\$0	\$553,386	19056.0	0	19056.0
16	\$679	\$0	\$0	0.0	0	0.0
17	\$0	\$73,620	\$39,030	0.0	0	0.0
18	\$0	\$100,000	\$100,000	0.0	0	0.0
19	\$0	\$-443,787	\$134,678	0.0	0	0.0
20	\$0	\$0	\$42	0.0	0	0.0
21	\$0	\$0	\$-1	0.0	0	0.0
22	\$0	\$0	\$-1	0.0	0	0.0

MISSOURI DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
HOSPITALS
EXPERIENCE FOR 1987 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME		
23	163	24740	\$0	0.000	SAFECO INSURANCE CO OF AMERICA		
24	164	24775	\$0	0.000	ST PAUL GUARDIAN INSURANCE COMPANY		
25	304	32352	\$0	0.000	PRUDENTIAL PROPERTY & CASUALTY INS CO		
26	215	19828	\$-9,170	-.063	ARGONAUT MIDWEST INSURANCE COMPANY		
			=====				
			\$14,493,296				
OBS	PREMIUM EARNED		DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
23	\$0		\$0	\$-2	0.00	0	0.0
24	\$0		\$0	\$-47	0.00	0	0.0
25	\$0		\$0	\$-39,832	0.00	0	0.0
26	\$-9,170		\$1,950,175	\$-303,552	3310.27	-21267	24577.2
	=====		=====	=====			
	\$19,129,371		\$11,542,263	\$16,177,336	84.57%	79.64%	24.23%

MISSOURI DIVISION OF INSURANCE
 MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
 OTHER
 EXPERIENCE FOR 1987 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
23	076	21881	\$0	0.000	NATIONAL SURETY CORPORATION	\$0	\$0	\$-50,313	0	0.00	0
24	095	22519	\$0	0.000	HOME INDEMNITY COMPANY THE	\$18	\$0	\$-28,000	-155556	0.00	-155556
25	095	22527	\$0	0.000	HOME INSURANCE COMPANY THE	\$132	\$0	\$0	0	0.00	0
26	163	24732	\$0	0.000	GENERAL INSURANCE CO OF AMERICA	\$0	\$0	\$-1,619	0	0.00	0
27	164	24767	\$0	0.000	ST PAUL FIRE & MARINE INSURANCE CO	\$0	\$300,000	\$350,000	0	0.00	0
28	020	26107	\$0	0.000	NORDIA INSURANCE COMPANY	\$0	\$0	\$-93,925	0	0.00	0
29	486	11630	\$-723	-.022	JEFFERSON INSURANCE CO OF NEW YORK	\$247	\$-150	\$40,266	16302	20.75	16363
30	163	24740	\$-1,465	-.044	SAFECO INSURANCE CO OF AMERICA	\$596	\$0	\$-3,588	-602	0.00	-602
31	020	26093	\$-2,089	-.063	WESTERN CASUALTY AND SURETY COMPANY	\$8,429	\$12,544	\$-64,755	-768	-600.48	-917
			=====			=====	=====	=====			
			\$3,339,328			\$3,131,178	\$1,453,613	\$2,200,292	7.07%	43.53%	23.85%

MISSOURI DIVISION OF INSURANCE
TOTAL MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
EXPERIENCE FOR 1986 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	164	24767	\$19,033,174	19.94	ST PAUL FIRE & MARINE INSURANCE CO
2	000	32654	\$16,141,357	16.91	MEDICAL DEFENSE ASSOCIATES
3	861	40401	\$14,801,582	15.51	PROVIDERS INS CO
4	000	36668	\$10,230,166	10.72	MISSOURI MEDICAL INSURANCE COMPANY
5	000	11843	\$9,937,156	10.41	MEDICAL PROTECTIVE COMPANY
6	000	33367	\$9,656,062	10.12	RISK CONTROL ASSOCIATES INC
7	861	33863	\$5,619,454	5.888	MISSOURI PROFESSIONAL LIABILITY INSASSO
8	000	16349	\$2,379,957	2.493	PROFESSIONAL MUTUAL INS CO
9	218	20443	\$1,702,567	1.784	CONTINENTAL CASUALTY COMPANY
10	000	28800	\$1,124,497	1.178	INSURANCE CORPORATION OF AMERICA
11	091	22357	\$765,967	0.803	HARTFORD ACCIDENT & INDEMNITY CO
12	164	24791	\$690,806	0.724	ST PAUL MERCURY INSURANCE COMPANY
13	076	22810	\$449,777	0.471	CHICAGO INSURANCE COMPANY
14	000	15865	\$431,994	0.453	NATIONAL CHIROPRACTIC MUTUAL INS CO
15	218	20427	\$395,106	0.414	AMERICAN CASUALTY CO OF READING PA
16	901	22748	\$357,733	0.375	PACIFIC EMPLOYERS INSURANCE COMPANY
17	012	19445	\$322,061	0.337	NATIONAL UNION FIRE INS CO OF PITTSBURG
18	143	23906	\$307,664	0.322	NORTHWESTERN NATIONAL CASUALTY CO
19	218	20478	\$203,971	0.214	NATIONAL FIRE INS CO OF HARTFORD
20	929	12246	\$197,020	0.206	AMERICAN CONTINENTAL INSURANCE CO
21	901	22713	\$123,086	0.129	INSURANCE COMPANY OF NORTH AMERICA
22	775	13714	\$112,337	0.118	DRUGGISTS MUTUAL INSURANCE COMPANY
23	189	25658	\$106,917	0.112	TRAVELERS INDEMNITY COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$15,559,508	\$8,006,397	\$12,240,290	79	42.1	27
2	\$14,436,369	\$7,196,577	\$8,743,667	61	44.6	11
3	\$21,017,088	\$1,899,272	\$4,331,512	21	12.8	12
4	\$5,905,583	\$3,282,910	\$8,200,322	139	32.1	83
5	\$8,756,746	\$6,184,857	\$11,035,284	126	62.2	55
6	\$5,946,441	\$287,247	\$7,645,643	129	3.0	124
7	\$13,031,793	\$7,627,665	\$19,377,981	149	135.7	90
8	\$2,436,254	\$2,692,341	\$-763,554	-31	113.1	-142
9	\$1,301,464	\$-446,551	\$5,541,496	426	-26.2	460
10	\$1,344,586	\$36,000	\$314,748	23	3.2	21
11	\$765,919	\$205,822	\$309,777	40	26.9	14
12	\$676,390	\$324,452	\$733,743	108	47.0	61
13	\$400,274	\$108,831	\$280,733	70	24.2	43
14	\$358,329	\$38,500	\$150,630	42	8.9	31
15	\$364,092	\$0	\$637,805	175	0.0	175
16	\$397,090	\$4,806	\$26,990	7	1.3	6
17	\$151,417	\$824,301	\$2,409,964	1592	255.9	1047
18	\$309,026	\$0	\$-7,266	-2	0.0	-2
19	\$199,039	\$381	\$145,586	73	0.2	73
20	\$177,508	\$579,038	\$846,339	477	293.9	151
21	\$66,337	\$0	\$-287,703	-434	0.0	-434
22	\$95,163	\$14,063	\$46,501	49	12.5	34
23	\$118,227	\$10,000	\$385,473	326	9.4	318

MISSOURI DIVISION OF INSURANCE
TOTAL MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
EXPERIENCE FOR 1986 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
24	012	19429	\$80,820	0.085	INSURANCE CO OF THE STATE OF PA	\$70,285	\$0	\$20,970	30	0.0	30
25	001	19038	\$71,983	0.075	AETNA CASUALTY AND SURETY COMPANY	\$-137,560	\$1,337,015	\$125,558	-91	1857.4	881
26	215	19828	\$47,963	0.050	ARGONAUT MIDWEST INSURANCE COMPANY	\$0	\$1,794,722	\$7,076,050	0	3741.9	0
27	091	19682	\$31,335	0.033	HARTFORD FIRE INSURANCE COMPANY	\$48,996	\$0	\$19,801	40	0.0	40
28	000	18767	\$29,516	0.031	CHURCH MUTUAL INSURANCE COMPANY	\$25,110	\$0	\$3,492	14	0.0	14
29	486	11630	\$23,172	0.024	JEFFERSON INSURANCE CO OF NEW YORK	\$43,152	\$29,000	\$40,619	94	125.2	27
30	020	26093	\$20,758	0.022	WESTERN CASUALTY AND SURETY COMPANY	\$16,581	\$106,450	\$171,490	1034	512.8	392
31	076	22837	\$20,683	0.022	INTERSTATE INDEMNITY COMPANY	\$16,340	\$0	\$3,387	21	0.0	21
32	080	22047	\$7,900	0.008	NORTH STAR REINSURANCE CORPORATION	\$7,900	\$0	\$-495,999	-6278	0.0	-6278
33	048	34622	\$5,572	0.006	GLENS FALLS INSURANCE COMPANY THE	\$6,764	\$0	\$-6	-0	0.0	-0
34	091	22411	\$4,688	0.005	TWIN CITY FIRE INSURANCE COMPANY	\$17,684	\$0	\$-7,643	-43	0.0	-43
35	163	24740	\$4,480	0.005	SAFECO INSURANCE CO OF AMERICA	\$3,837	\$327,100	\$286,475	7466	7301.3	-1059
36	048	35289	\$3,545	0.004	CONTINENTAL INSURANCE COMPANY THE	\$3,608	\$25,000	\$98,078	2718	705.2	2025
37	143	23914	\$2,500	0.003	NORTHWESTERN NATIONAL INS CO	\$2,507	\$0	\$-2,876	-115	0.0	-115
38	901	22667	\$2,177	0.002	CIGNA INSURANCE COMPANY	\$1,932	\$0	\$-237,234	-12279	0.0	-12279
39	020	26107	\$809	0.001	NORDIA INSURANCE COMPANY	\$809	\$0	\$0	0	0.0	0
40	020	19704	\$553	0.001	AMERICAN STATES INSURANCE COMPANY	\$478	\$0	\$0	0	0.0	0
41	196	25887	\$430	0.000	UNITED STATES FIDELITY & GUARANTY CO	\$568	\$143,833	\$137,233	24161	33449.5	-1162
42	011	19356	\$352	0.000	MARYLAND CASUALTY COMPANY	\$335	\$156,489	\$1,989	594	44457.1	-46119
43	095	22519	\$330	0.000	HOME INDEMNITY COMPANY THE	\$399	\$0	\$5,000	1253	0.0	1253
44	095	22527	\$327	0.000	HOME INSURANCE COMPANY THE	\$300	\$-1	\$0	0	-0.3	0
45	031	20087	\$188	0.000	NATIONAL INDEMNITY COMPANY	\$3,076	\$0	\$-643	-21	0.0	-21
46	052	21083	\$125	0.000	INTERNATIONAL INSURANCE COMPANY	\$1,088	\$0	\$-7,393	-680	0.0	-680
47	414	17680	\$0	0.000	FORUM INSURANCE COMPANY	\$0	\$0	\$746	0	0.0	0
48	001	19046	\$0	0.000	AETNA CASUALTY & SURETY CO OF IL	\$0	\$0	\$-18	0	0.0	0
49	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD CT	\$0	\$0	\$-100,175	0	0.0	0
50	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY	\$393	\$1,488,428	\$-774,659	-197114	0.0	-575849
51	008	19232	\$0	0.000	ALLSTATE INSURANCE COMPANY	\$0	\$0	\$-9,700	0	0.0	0
52	011	19372	\$0	0.000	NORTHERN INSURANCE CO OF NEW YORK	\$0	\$0	\$-441	0	0.0	0
53	012	19380	\$0	0.000	AMERICAN HOME ASSURANCE COMPANY	\$0	\$58,000	\$256,001	0	0.0	0
54	215	19801	\$0	0.000	ARGONAUT INSURANCE COMPANY	\$0	\$100,000	\$17,435	0	0.0	0
55	038	20281	\$0	0.000	FEDERAL INSURANCE COMPANY	\$0	\$727,716	\$1,875,092	0	0.0	0
56	038	20346	\$0	0.000	PACIFIC INDEMNITY COMPANY	\$0	\$100,000	\$100,000	0	0.0	0
57	038	20354	\$0	0.000	SEA INSURANCE COMPANY LIMITED	\$0	\$5,756	\$3,382	0	0.0	0
58	038	20397	\$0	0.000	VIGILANT INSURANCE COMPANY	\$0	\$28,500	\$-689,102	0	0.0	0
59	901	20699	\$0	0.000	CIGNA PROPERTY & CASUALTY INS CO	\$0	\$0	\$-580	0	0.0	0
60	901	20702	\$0	0.000	CIGNA FIRE UNDERWRITERS INS CO	\$7	\$0	\$-240	-3429	0.0	-3429
61	052	21105	\$0	0.000	NORTH RIVER INSURANCE COMPANY THE	\$0	\$0	\$1,655,141	0	0.0	0
62	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO	\$272	\$0	\$-10,498	-3860	0.0	-3860
63	052	21121	\$0	0.000	WESTCHESTER FIRE INSURANCE COMPANY	\$0	\$0	\$-4	0	0.0	0
64	059	21326	\$0	0.000	EMPIRE FIRE AND MARINE INSURANCE CO	\$192	\$23,500	\$-91,684	-47752	0.0	-59992
65	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY	\$0	\$0	\$-17,180	0	0.0	0
66	041	22217	\$0	0.000	GULF INSURANCE COMPANY	\$0	\$151,827	\$30,692	0	0.0	0
67	041	22233	\$0	0.000	SELECT INSURANCE COMPANY	\$0	\$0	\$-587	0	0.0	0
68	158	24384	\$0	0.000	RANGER INSURANCE COMPANY	\$0	\$0	\$-478	0	0.0	0
69	164	24775	\$0	0.000	ST PAUL GUARDIAN INSURANCE COMPANY	\$0	\$0	\$-199	0	0.0	0
70	185	25534	\$0	0.000	TRANSAMERICA INSURANCE COMPANY	\$0	\$10,000	\$-6,035	0	0.0	0
71	232	25895	\$0	0.000	UNITED STATES LIABILITY INSURANCE CO	\$0	\$0	\$-927	0	0.0	0
72	304	32352	\$0	0.000	PRUDENTIAL PROPERTY & CASUALTY INS CO	\$0	\$12,000	\$-27,304	0	0.0	0
73	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY	\$0	\$0	\$-122	0	0.0	0
74	711	35718	\$0	0.000	PHICO INSURANCE COMPANY	\$0	\$0	\$-2,453	0	0.0	0

MISSOURI DIVISION OF INSURANCE
TOTAL MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
EXPERIENCE FOR 1986 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME		
75	761	36420	\$0	0.000	ALLIANZ UNDERWRITERS INSURANCE COMPANY		
76	008	36455	\$0	0.000	NORTHBROOK INDEMNITY CO		
77	929	41823	\$0	0.000	MULTI MEDICAL INSURANCE COMPANY		
78	163	24732	\$-67	-.000	GENERAL INSURANCE CO OF AMERICA		
79	044	20621	\$-322	-.000	COMMERCIAL UNION INSURANCE COMPANY		
80	048	20850	\$-1,471	-.002	FIREMENS INS CO OF NEWARK, NEW JERSEY		
81	610	11401	\$-1,936	-.002	GUARANTY NATIONAL INSURANCE COMPANY		
			=====				
			\$95,446,821				
OBS	PREMIUM EARNED		DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
75	\$0		\$0	\$7,272	0.0	0	0
76	\$0		\$0	\$-10,700	0.0	0	0
77	\$0		\$91,000	\$2,116	0.0	0	0
78	\$169		\$27,557	\$-5,505	-3257.4	-41130	-19563
79	\$19		\$0	\$0	0.0	0	0
80	\$-454		\$0	\$-1,182	260.4	0	260
81	\$898		\$4,000	\$59,499	6625.7	-207	6180
	=====		=====	=====			
	\$93,950,328		\$45,624,801	\$91,841,912	97.76%	47.80%	49.19%

MISSOURI DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
PHYSICIANS AND SURGEONS
EXPERIENCE FOR 1986 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	000	32654	\$16,047,457	24.45	MEDICAL DEFENSE ASSOCIATES
2	164	24767	\$13,963,525	21.27	ST PAUL FIRE & MARINE INSURANCE CO
3	000	36668	\$10,230,166	15.58	MISSOURI MEDICAL INSURANCE COMPANY
4	000	33367	\$9,656,062	14.71	RISK CONTROL ASSOCIATES INC
5	000	11843	\$8,935,060	13.61	MEDICAL PROTECTIVE COMPANY
6	000	16349	\$2,379,857	3.625	PROFESSIONAL MUTUAL INS CO
7	218	20443	\$1,702,567	2.594	CONTINENTAL CASUALTY COMPANY
8	000	28800	\$1,124,497	1.713	INSURANCE CORPORATION OF AMERICA
9	076	22810	\$449,777	0.685	CHICAGO INSURANCE COMPANY
10	218	20427	\$395,106	0.602	AMERICAN CASUALTY CO OF READING PA
11	901	22748	\$258,661	0.394	PACIFIC EMPLOYERS INSURANCE COMPANY
12	218	20478	\$203,971	0.311	NATIONAL FIRE INS CO OF HARTFORD
13	164	24791	\$161,138	0.245	ST PAUL MERCURY INSURANCE COMPANY
14	861	40401	\$81,465	0.124	PROVIDERS INS CO
15	091	19682	\$31,335	0.048	HARTFORD FIRE INSURANCE COMPANY
16	076	22837	\$20,683	0.032	INTERSTATE INDEMNITY COMPANY
17	091	22411	\$4,688	0.007	TWIN CITY FIRE INSURANCE COMPANY
18	610	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY
19	414	17680	\$0	0.000	FORUM INSURANCE COMPANY
20	001	19038	\$0	0.000	AETNA CASUALTY AND SURETY COMPANY
21	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD CT
22	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$14,418,407	\$7,196,577	\$8,743,667	60.6	44.846	10.7
2	\$11,035,849	\$5,867,280	\$9,548,533	86.5	42.019	33.4
3	\$5,905,583	\$3,282,910	\$8,200,322	138.9	32.090	83.3
4	\$5,946,441	\$287,247	\$7,645,643	128.6	2.975	123.7
5	\$7,974,603	\$5,403,759	\$9,975,213	125.1	60.478	57.3
6	\$2,416,512	\$2,298,491	\$-1,080,752	-44.7	96.581	-139.8
7	\$1,301,464	\$-446,551	\$5,541,496	425.8	-26.228	460.1
8	\$1,344,586	\$36,000	\$314,748	23.4	3.201	20.7
9	\$400,274	\$108,831	\$280,733	70.1	24.197	42.9
10	\$364,092	\$0	\$637,805	175.2	0.000	175.2
11	\$285,905	\$3,460	\$19,433	6.8	1.338	5.6
12	\$199,039	\$381	\$145,586	73.1	0.187	73.0
13	\$161,138	\$0	\$57,153	35.5	0.000	35.5
14	\$121,629	\$186,883	\$120,462	99.0	229.403	-54.6
15	\$48,996	\$0	\$19,801	40.4	0.000	40.4
16	\$16,340	\$0	\$3,387	20.7	0.000	20.7
17	\$17,684	\$0	\$-7,643	-43.2	0.000	-43.2
18	\$97	\$0	\$-2,165	-2232.0	0.000	-2232.0
19	\$0	\$0	\$739	0.0	0.000	0.0
20	\$0	\$114,101	\$202,181	0.0	0.000	0.0
21	\$0	\$0	\$-100,175	0.0	0.000	0.0
22	\$0	\$1,484,928	\$-824,449	0.0	0.000	0.0

MISSOURI DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
PHYSICIANS AND SURGEONS
EXPERIENCE FOR 1986 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
23	008	19232	\$0	0.000	ALLSTATE INSURANCE COMPANY
24	038	20346	\$0	0.000	PACIFIC INDEMNITY COMPANY
25	038	20354	\$0	0.000	SEA INSURANCE COMPANY LIMITED
26	038	20397	\$0	0.000	VIGILANT INSURANCE COMPANY
27	901	20699	\$0	0.000	CIGNA PROPERTY & CASUALTY INS CO
28	901	20702	\$0	0.000	CIGNA FIRE UNDERWRITERS INS CO
29	052	21105	\$0	0.000	NORTH RIVER INSURANCE COMPANY THE
30	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO
31	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY
32	041	22217	\$0	0.000	GULF INSURANCE COMPANY
33	041	22233	\$0	0.000	SELECT INSURANCE COMPANY
34	091	22357	\$0	0.000	HARTFORD ACCIDENT & INDEMNITY CO
35	163	24732	\$0	0.000	GENERAL INSURANCE CO OF AMERICA
36	163	24740	\$0	0.000	SAFECO INSURANCE CO OF AMERICA
37	189	25658	\$0	0.000	TRAVELERS INDEMNITY COMPANY
38	196	25887	\$0	0.000	UNITED STATES FIDELITY & GUARANTY CO
39	020	26093	\$0	0.000	WESTERN CASUALTY AND SURETY COMPANY
40	048	35289	\$0	0.000	CONTINENTAL INSURANCE COMPANY THE
41	711	35718	\$0	0.000	PHICO INSURANCE COMPANY
42	008	36455	\$0	0.000	NORTHBROOK INDEMNITY CO

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\$65,646,015

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
23	\$0	\$0	\$-9,700	0.0	0	0.0
24	\$0	\$100,000	\$100,000	0.0	0	0.0
25	\$0	\$0	\$2,456	0.0	0	0.0
26	\$0	\$28,500	\$-689,102	0.0	0	0.0
27	\$0	\$0	\$-580	0.0	0	0.0
28	\$7	\$0	\$-240	-3428.6	0	-3428.6
29	\$0	\$0	\$1,655,141	0.0	0	0.0
30	\$0	\$0	\$-10,468	0.0	0	0.0
31	\$0	\$0	\$-17,180	0.0	0	0.0
32	\$0	\$151,827	\$30,742	0.0	0	0.0
33	\$0	\$0	\$-493	0.0	0	0.0
34	\$0	\$7,500	\$2,500	0.0	0	0.0
35	\$0	\$27,557	\$-6,631	0.0	0	0.0
36	\$0	\$327,100	\$284,879	0.0	0	0.0
37	\$613	\$10,000	\$356,726	58193.5	0	56562.2
38	\$0	\$0	\$-12,202	0.0	0	0.0
39	\$0	\$0	\$165,000	0.0	0	0.0
40	\$0	\$0	\$-198	0.0	0	0.0
41	\$0	\$0	\$-2,453	0.0	0	0.0
42	\$0	\$0	\$-10,700	0.0	0	0.0
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	\$51,959,259	\$26,476,781	\$51,279,215	98.69%	40.33%	47.73%

MISSOURI DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
DENTISTS
EXPERIENCE FOR 1986 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	164	24767	\$2,048,485	64.76	ST PAUL FIRE & MARINE INSURANCE CO	\$1,870,090	\$1,205,143	\$1,256,857	67	59	3
2	000	11843	\$1,002,096	31.68	MEDICAL PROTECTIVE COMPANY	\$782,143	\$781,098	\$1,060,071	136	78	36
3	000	32654	\$93,900	2.968	MEDICAL DEFENSE ASSOCIATES	\$17,962	\$0	\$0	0	0	0
4	164	24791	\$12,862	0.407	ST PAUL MERCURY INSURANCE COMPANY	\$12,648	\$0	\$-12,126	-96	0	-96
5	189	25658	\$5,980	0.189	TRAVELERS INDEMNITY COMPANY	\$4,084	\$0	\$-27,184	-666	0	-666
6	001	19046	\$0	0.000	AETNA CASUALTY & SURETY CO OF IL	\$0	\$0	\$-18	0	0	0
7	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY	\$393	\$3,500	\$49,790	12669	0	11779
8	048	20850	\$0	0.000	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$0	\$0	\$-347	0	0	0
9	091	22357	\$0	0.000	HARTFORD ACCIDENT & INDEMNITY CO	\$0	\$0	\$81	0	0	0
10	095	22527	\$0	0.000	HOME INSURANCE COMPANY THE	\$-1	\$-1	\$0	0	0	-100
11	048	34622	\$0	0.000	GLENS FALLS INSURANCE COMPANY THE	\$0	\$0	\$-3	0	0	0
12	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY	\$0	\$0	\$-58	0	0	0
13	048	35289	\$0	0.000	CONTINENTAL INSURANCE COMPANY THE	\$423	\$0	\$0	0	0	0
14	001	19038	\$-6	-.000	AETNA CASUALTY AND SURETY COMPANY	\$2	\$11,250	\$-18,735	-936750	-187500	-1499250
			=====			=====	=====	=====			
			\$3,163,317			\$2,687,744	\$2,000,990	\$2,308,328	85.88%	63.26%	11.43%

MISSOURI DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
NURSES
EXPERIENCE FOR 1986 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	486	11630	\$18,620	100.6	JEFFERSON INSURANCE CO OF NEW YORK	\$32,045	\$1,000	\$12,650	39.5	5.37	36.4
2	861	40401	\$230	1.243	PROVIDERS INS CO	\$2,612	\$0	\$-10,128	-387.7	0.00	-387.7
3	031	20087	\$188	1.016	NATIONAL INDEMNITY COMPANY	\$3,076	\$0	\$-643	-20.9	0.00	-20.9
4	052	21083	\$125	0.675	INTERNATIONAL INSURANCE COMPANY	\$1,088	\$0	\$-5,212	-479.0	0.00	-479.0
5	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO	\$272	\$0	\$-27	-9.9	0.00	-9.9
6	052	21121	\$0	0.000	WESTCHESTER FIRE INSURANCE COMPANY	\$0	\$0	\$-4	0.0	0.00	0.0
7	041	22217	\$0	0.000	GULF INSURANCE COMPANY	\$0	\$0	\$-50	0.0	0.00	0.0
8	048	35289	\$0	0.000	CONTINENTAL INSURANCE COMPANY THE	\$0	\$0	\$95,000	0.0	0.00	0.0
9	001	19038	\$-658	-3.56	AETNA CASUALTY AND SURETY COMPANY	\$-173	\$5,000	\$-158,077	91374.0	-759.88	94264.2
			=====			=====	=====	=====			
			\$18,505			\$38,920	\$6,000	\$-66,491	-170.84%	32.42%	-186.26%

MISSOURI DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
HOSPITALS
EXPERIENCE FOR 1986 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	861	40401	\$14,235,667	57.47	PROVIDERS INS CO
2	861	33863	\$5,619,454	22.69	MISSOURI PROFESSIONAL LIABILITY INSASSO
3	164	24767	\$3,021,164	12.2	ST PAUL FIRE & MARINE INSURANCE CO
4	091	22357	\$765,258	3.089	HARTFORD ACCIDENT & INDEMNITY CO
5	164	24791	\$516,806	2.086	ST PAUL MERCURY INSURANCE COMPANY
6	929	12246	\$197,020	0.795	AMERICAN CONTINENTAL INSURANCE CO
7	189	25658	\$100,937	0.407	TRAVELERS INDEMNITY COMPANY
8	901	22748	\$94,621	0.382	PACIFIC EMPLOYERS INSURANCE COMPANY
9	901	22713	\$79,810	0.322	INSURANCE COMPANY OF NORTH AMERICA
10	001	19038	\$72,647	0.293	AETNA CASUALTY AND SURETY COMPANY
11	215	19828	\$47,963	0.194	ARGONAUT MIDWEST INSURANCE COMPANY
12	080	22047	\$7,900	0.032	NORTH STAR REINSURANCE CORPORATION
13	048	34622	\$5,572	0.022	GLENS FALLS INSURANCE COMPANY THE
14	048	35289	\$3,712	0.015	CONTINENTAL INSURANCE COMPANY THE
15	901	22667	\$2,177	0.009	CIGNA INSURANCE COMPANY
16	000	16349	\$100	0.000	PROFESSIONAL MUTUAL INS CO
17	610	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY
18	215	19801	\$0	0.000	ARGONAUT INSURANCE COMPANY
19	048	20850	\$0	0.000	FIREMENS INS CO OF NEWARK, NEW JERSEY
20	052	21083	\$0	0.000	INTERNATIONAL INSURANCE COMPANY
21	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO
22	158	24384	\$0	0.000	RANGER INSURANCE COMPANY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$20,182,116	\$1,679,487	\$3,731,423	18	12	10
2	\$13,031,793	\$7,627,665	\$19,377,981	149	136	90
3	\$2,653,569	\$932,474	\$1,033,400	39	31	4
4	\$765,258	\$0	\$183,616	24	0	24
5	\$502,604	\$324,452	\$688,716	137	63	72
6	\$177,508	\$579,038	\$846,339	477	294	151
7	\$113,530	\$0	\$55,931	49	0	49
8	\$103,243	\$1,250	\$7,017	7	1	6
9	\$45,736	\$0	\$50,000	109	0	109
10	\$-137,389	\$1,186,334	\$82,977	-60	1633	803
11	\$0	\$1,475,443	\$6,638,113	0	3076	0
12	\$7,900	\$0	\$-495,999	-6278	0	-6278
13	\$6,695	\$0	\$0	0	0	0
14	\$3,250	\$0	\$-7,462	-230	0	-230
15	\$1,932	\$0	\$-237,234	-12279	0	-12279
16	\$19,742	\$393,850	\$317,198	1607	393850	-388
17	\$0	\$0	\$40,000	0	0	0
18	\$0	\$100,000	\$17,435	0	0	0
19	\$0	\$0	\$-218	0	0	0
20	\$0	\$0	\$-2,181	0	0	0
21	\$0	\$0	\$-3	0	0	0
22	\$0	\$0	\$-478	0	0	0

MISSOURI DIVISION OF INSURANCE
 MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
 HOSPITALS
 EXPERIENCE FOR 1986 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
23	163	24732	\$0	0.000	GENERAL INSURANCE CO OF AMERICA
24	163	24740	\$0	0.000	SAFECO INSURANCE CO OF AMERICA
25	164	24775	\$0	0.000	ST PAUL GUARDIAN INSURANCE COMPANY
26	304	32352	\$0	0.000	PRUDENTIAL PROPERTY & CASUALTY INS CO
27	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY
28	929	41823	\$0	0.000	MULTI MEDICAL INSURANCE COMPANY

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\$24,770,808

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
23	\$0	\$0	\$1	0	0	0
24	\$0	\$0	\$2	0	0	0
25	\$0	\$0	\$-199	0	0	0
26	\$0	\$12,000	\$-27,304	0	0	0
27	\$0	\$0	\$-8	0	0	0
28	\$0	\$91,000	\$2,116	0	0	0
	=====	=====	=====	86.19%	58.15%	47.76%
	\$37,477,487	\$14,402,993	\$32,301,179			

MISSOURI DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
OTHER
EXPERIENCE FOR 1986 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	861	40401	\$484,220	26.2	PROVIDERS INS CO	\$710,731	\$32,902	\$489,755	69	7	64
2	000	15865	\$431,994	23.37	NATIONAL CHIROPRACTIC MUTUAL INS CO	\$358,329	\$38,500	\$150,630	42	9	31
3	012	19445	\$322,061	17.43	NATIONAL UNION FIRE INS CO OF PITTSBURG	\$151,417	\$824,301	\$2,409,964	1592	256	1047
4	143	23906	\$307,664	16.65	NORTHWESTERN NATIONAL CASUALTY CO	\$309,026	\$0	\$-7,266	-2	0	-2
5	775	13714	\$112,337	6.078	DRUGGISTS MUTUAL INSURANCE COMPANY	\$95,163	\$14,063	\$46,501	49	13	34
6	012	19429	\$80,820	4.373	INSURANCE CO OF THE STATE OF PA	\$70,285	\$0	\$20,970	30	0	30
7	901	22713	\$43,276	2.342	INSURANCE COMPANY OF NORTH AMERICA	\$20,601	\$0	\$-337,703	-1639	0	-1639
8	000	18767	\$29,516	1.597	CHURCH MUTUAL INSURANCE COMPANY	\$25,110	\$0	\$3,492	14	0	14
9	020	26093	\$20,758	1.123	WESTERN CASUALTY AND SURETY COMPANY	\$16,581	\$106,450	\$6,490	39	513	-603
10	486	11630	\$4,552	0.246	JEFFERSON INSURANCE CO OF NEW YORK	\$11,107	\$28,000	\$27,969	252	615	-0
11	163	24740	\$4,480	0.242	SAFECO INSURANCE CO OF AMERICA	\$3,837	\$0	\$1,594	42	0	42
12	901	22748	\$4,451	0.241	PACIFIC EMPLOYERS INSURANCE COMPANY	\$7,942	\$96	\$540	7	2	6
13	143	23914	\$2,500	0.135	NORTHWESTERN NATIONAL INS CO	\$2,507	\$0	\$-2,876	-115	0	-115
14	020	26107	\$809	0.044	NORDIA INSURANCE COMPANY	\$809	\$0	\$0	0	0	0
15	091	22357	\$709	0.038	HARTFORD ACCIDENT & INDEMNITY CO	\$661	\$198,322	\$123,580	18696	27972	-11307
16	020	19704	\$553	0.030	AMERICAN STATES INSURANCE COMPANY	\$478	\$0	\$0	0	0	0
17	196	25887	\$430	0.023	UNITED STATES FIDELITY & GUARANTY CO	\$568	\$143,833	\$149,435	26309	33450	986
18	011	19356	\$352	0.019	MARYLAND CASUALTY COMPANY	\$335	\$156,489	\$1,989	594	44457	-46119
19	095	22519	\$330	0.018	HOME INDEMNITY COMPANY THE	\$399	\$0	\$5,000	1253	0	1253
20	095	22527	\$327	0.018	HOME INSURANCE COMPANY THE	\$301	\$0	\$0	0	0	0
21	414	17680	\$0	0.000	FORUM INSURANCE COMPANY	\$0	\$0	\$7	0	0	0
22	001	19038	\$0	0.000	AETNA CASUALTY AND SURETY COMPANY	\$0	\$20,330	\$17,212	0	0	0
23	011	19372	\$0	0.000	NORTHERN INSURANCE CO OF NEW YORK	\$0	\$0	\$-441	0	0	0
24	012	19380	\$0	0.000	AMERICAN HOME ASSURANCE COMPANY	\$0	\$58,000	\$256,001	0	0	0
25	215	19828	\$0	0.000	ARGONAUT MIDWEST INSURANCE COMPANY	\$0	\$319,279	\$437,937	0	0	0
26	038	20281	\$0	0.000	FEDERAL INSURANCE COMPANY	\$0	\$727,716	\$1,875,092	0	0	0
27	038	20354	\$0	0.000	SEA INSURANCE COMPANY LIMITED	\$0	\$5,756	\$926	0	0	0
28	059	21326	\$0	0.000	EMPIRE FIRE AND MARINE INSURANCE CO	\$192	\$23,500	\$-91,684	-47752	0	-59992
29	041	22233	\$0	0.000	SELECT INSURANCE COMPANY	\$0	\$0	\$-94	0	0	0
30	164	24767	\$0	0.000	ST PAUL FIRE & MARINE INSURANCE CO	\$0	\$1,500	\$401,500	0	0	0
31	185	25534	\$0	0.000	TRANSAMERICA INSURANCE COMPANY	\$0	\$10,000	\$-6,035	0	0	0
32	232	25895	\$0	0.000	UNITED STATES LIABILITY INSURANCE CO	\$0	\$0	\$-927	0	0	0
33	048	34622	\$0	0.000	GLENS FALLS INSURANCE COMPANY THE	\$69	\$0	\$-3	-4	0	-4
34	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY	\$0	\$0	\$-56	0	0	0
35	761	36420	\$0	0.000	ALLIANZ UNDERWRITERS INSURANCE COMPANY	\$0	\$0	\$7,272	0	0	0
36	163	24732	\$-67	-.004	GENERAL INSURANCE CO OF AMERICA	\$169	\$0	\$1,125	666	0	666
37	048	35289	\$-167	-.009	CONTINENTAL INSURANCE COMPANY THE	\$-65	\$25,000	\$10,738	-16520	-14970	21942
38	044	20621	\$-322	-.017	COMMERCIAL UNION INSURANCE COMPANY	\$19	\$0	\$0	0	0	0
39	048	20850	\$-1,471	-.080	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$-454	\$0	\$-617	136	0	136
40	610	11401	\$-1,936	-.105	GUARANTY NATIONAL INSURANCE COMPANY	\$801	\$4,000	\$21,664	2705	-207	2205
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\$1,848,176						\$1,786,918	\$2,738,037	\$6,019,681	336.88%	148.15%	183.65%

MISSOURI DIVISION OF INSURANCE
TOTAL MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
EXPERIENCE FOR 1985 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	861	40401	\$16,900,731	20.82	PROVIDERS INS CO
2	000	32654	\$12,541,220	15.45	MEDICAL DEFENSE ASSOCIATES
3	861	33863	\$12,009,883	14.8	MISSOURI PROFESSIONAL LIABILITY INSASSO
4	164	24767	\$10,621,146	13.09	ST PAUL FIRE & MARINE INSURANCE CO
5	000	36668	\$9,632,497	11.87	MISSOURI MEDICAL INSURANCE COMPANY
6	000	11843	\$8,543,234	10.53	MEDICAL PROTECTIVE COMPANY
7	000	16349	\$2,862,057	3.526	PROFESSIONAL MUTUAL INS CO
8	000	33367	\$2,615,928	3.223	RISK CONTROL ASSOCIATES INC
9	000	28800	\$1,565,253	1.928	INSURANCE CORPORATION OF AMERICA
10	218	20443	\$886,555	1.092	CONTINENTAL CASUALTY COMPANY
11	091	22357	\$768,680	0.947	HARTFORD ACCIDENT & INDEMNITY CO
12	901	22748	\$421,552	0.519	PACIFIC EMPLOYERS INSURANCE COMPANY
13	218	20427	\$405,290	0.499	AMERICAN CASUALTY CO OF READING PA
14	076	22810	\$382,887	0.472	CHICAGO INSURANCE COMPANY
15	164	24791	\$371,316	0.457	ST PAUL MERCURY INSURANCE COMPANY
16	929	12246	\$303,017	0.373	AMERICAN CONTINENTAL INSURANCE CO
17	000	15865	\$215,907	0.266	NATIONAL CHIROPRACTIC MUTUAL INS CO
18	218	20478	\$173,324	0.214	NATIONAL FIRE INS CO OF HARTFORD
19	775	13714	\$76,757	0.095	DRUGGISTS MUTUAL INSURANCE COMPANY
20	189	25658	\$71,951	0.089	TRAVELERS INDEMNITY COMPANY
21	001	19038	\$71,598	0.088	AETNA CASUALTY AND SURETY COMPANY
22	299	11584	\$61,901	0.076	INTEGRITY INSURANCE COMPANY
23	486	11630	\$57,606	0.071	JEFFERSON INSURANCE CO OF NEW YORK

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$7,893,046	\$152,140	\$2,661,333	33.7	1	32
2	\$10,551,122	\$5,015,243	\$6,823,359	64.7	40	17
3	\$8,228,093	\$8,388,891	\$15,101,757	183.5	70	82
4	\$8,970,613	\$10,917,346	\$5,985,934	66.7	103	-55
5	\$5,140,800	\$1,467,894	\$3,066,537	59.7	15	31
6	\$8,001,621	\$7,086,838	\$13,562,945	169.5	83	81
7	\$2,772,498	\$3,692,156	\$7,553,884	272.5	129	139
8	\$1,605,118	\$70,500	\$336,800	21.0	3	17
9	\$1,134,731	\$0	\$570,702	50.3	0	50
10	\$644,269	\$154,085	\$882,157	136.9	17	113
11	\$366,339	\$94,854	\$176,496	48.2	12	22
12	\$262,000	\$0	\$135,656	51.8	0	52
13	\$346,047	\$0	\$305,280	88.2	0	88
14	\$391,718	\$4,036	\$11,593	3.0	1	2
15	\$370,915	\$1,138,050	\$281,632	75.9	306	-231
16	\$286,097	\$8,980	\$10,626	3.7	3	1
17	\$178,382	\$34,000	\$-74,976	-42.0	16	-61
18	\$94,340	\$0	\$184,746	195.8	0	196
19	\$70,185	\$675	\$1,622	2.3	1	1
20	\$99,355	\$500	\$92,965	93.6	1	93
21	\$-263,949	\$2,815,403	\$2,482,958	-940.7	3932	126
22	\$54,028	\$0	\$7,460	13.8	0	14
23	\$46,889	\$100,000	\$89,786	191.5	174	-22

MISSOURI DIVISION OF INSURANCE
TOTAL MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
EXPERIENCE FOR 1985 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
24	012	19429	\$45,453	0.056	INSURANCE CO OF THE STATE OF PA	\$42,871	\$0	\$121	0	0	0
25	901	22713	\$45,194	0.056	INSURANCE COMPANY OF NORTH AMERICA	\$47,240	\$7,500	\$-109,290	-231	17	-247
26	091	19682	\$43,791	0.054	HARTFORD FIRE INSURANCE COMPANY	\$35,765	\$21,985	\$2,183	6	50	-55
27	215	19828	\$25,371	0.031	ARGONAUT MIDWEST INSURANCE COMPANY	\$24,520	\$1,182,985	\$4,485,603	18294	4663	13469
28	091	22411	\$24,243	0.030	TWIN CITY FIRE INSURANCE COMPANY	\$11,246	\$0	\$7,643	68	0	68
29	000	18767	\$19,872	0.024	CHURCH MUTUAL INSURANCE COMPANY	\$12,511	\$0	\$3,342	27	0	27
30	076	22837	\$12,995	0.016	INTERSTATE INDEMNITY COMPANY	\$10,164	\$0	\$8,608	85	0	85
31	610	11401	\$12,733	0.016	GUARANTY NATIONAL INSURANCE COMPANY	\$12,846	\$0	\$2,045	16	0	16
32	711	35718	\$9,854	0.012	PHICO INSURANCE COMPANY	\$9,854	\$0	\$5,000	51	0	51
33	020	26093	\$9,593	0.012	WESTERN CASUALTY AND SURETY COMPANY	\$7,164	\$60,000	\$-113,460	-1584	625	-2421
34	143	23906	\$8,378	0.010	NORTHWESTERN NATIONAL CASUALTY CO	\$7,016	\$0	\$6,741	96	0	96
35	001	19070	\$5,106	0.006	STANDARD FIRE INSURANCE COMPANY	\$14,374	\$1,742,969	\$38,785	270	34136	-11856
36	048	34622	\$4,747	0.006	GLENS FALLS INSURANCE COMPANY THE	\$3,819	\$0	\$0	0	0	0
37	052	21083	\$3,867	0.005	INTERNATIONAL INSURANCE COMPANY	\$3,671	\$0	\$-53,661	-1462	0	-1462
38	143	23914	\$3,439	0.004	NORTHWESTERN NATIONAL INS CO	\$3,471	\$0	\$2,876	83	0	83
39	048	35289	\$2,958	0.004	CONTINENTAL INSURANCE COMPANY THE	\$2,661	\$61,000	\$-93,000	-3495	2062	-5787
40	163	24740	\$2,729	0.003	SAFECO INSURANCE CO OF AMERICA	\$3,117	\$0	\$74,751	2398	0	2398
41	059	21326	\$2,205	0.003	EMPIRE FIRE AND MARINE INSURANCE CO	\$2,013	\$0	\$22,477	1117	0	1117
42	038	20354	\$2,167	0.003	SEA INSURANCE COMPANY LIMITED	\$9,773	\$871	\$1,943	20	40	11
43	501	10472	\$1,625	0.002	CAPITOL INDEMNITY CORPORATION	\$1,312	\$0	\$0	0	0	0
44	048	20850	\$1,471	0.002	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$1,650	\$0	\$0	0	0	0
45	158	24384	\$1,093	0.001	RANGER INSURANCE COMPANY	\$1,093	\$0	\$-1,672	-153	0	-153
46	196	25887	\$1,091	0.001	UNITED STATES FIDELITY & GUARANTY CO	\$2,278	\$105,950	\$-1,550	-68	9711	-4719
47	020	19704	\$751	0.001	AMERICAN STATES INSURANCE COMPANY	\$649	\$0	\$0	0	0	0
48	038	20281	\$702	0.001	FEDERAL INSURANCE COMPANY	\$18,485	\$1,836,133	\$2,513,530	13598	261557	3665
49	232	25895	\$700	0.001	UNITED STATES LIABILITY INSURANCE CO	\$1,273	\$0	\$-2,637	-207	0	-207
50	031	20087	\$582	0.001	NATIONAL INDEMNITY COMPANY	\$6,281	\$0	\$-749	-12	0	-12
51	044	20621	\$557	0.001	COMMERCIAL UNION INSURANCE COMPANY	\$557	\$0	\$0	0	0	0
52	163	24732	\$325	0.000	GENERAL INSURANCE CO OF AMERICA	\$625	\$13,472	\$-7,618	-1219	4145	-3374
53	095	22519	\$262	0.000	HOME INDEMNITY COMPANY THE	\$204	\$0	\$0	0	0	0
54	052	21113	\$125	0.000	UNITED STATES FIRE INSURANCE CO	\$816	\$3,276	\$-35,415	-4340	2621	-4742
55	011	19372	\$108	0.000	NORTHERN INSURANCE CO OF NEW YORK	\$208	\$0	\$-2,656	-1277	0	-1277
56	901	20702	\$34	0.000	CIGNA FIRE UNDERWRITERS INS CO	\$90	\$0	\$65	72	0	72
57	095	22527	\$9	0.000	HOME INSURANCE COMPANY THE	\$427	\$0	\$0	0	0	0
58	414	11193	\$0	0.000	FORUM INSURANCE COMPANY	\$2,961	\$0	\$-7,665	-259	0	-259
59	001	19046	\$0	0.000	AETNA CASUALTY & SURETY CO OF IL	\$0	\$0	\$35	0	0	0
60	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD CT	\$0	\$0	\$98,227	0	0	0
61	012	19380	\$0	0.000	AMERICAN HOME ASSURANCE COMPANY	\$0	\$0	\$21,000	0	0	0
62	215	19801	\$0	0.000	ARGONAUT INSURANCE COMPANY	\$0	\$2,000	\$55,299	0	0	0
63	150	20109	\$0	0.000	BITUMINOUS FIRE AND MARINE INS CO	\$72	\$0	\$0	0	0	0
64	038	20397	\$0	0.000	VIGILANT INSURANCE COMPANY	\$0	\$149,397	\$1,454,091	0	0	0
65	901	20699	\$0	0.000	CIGNA PROPERTY & CASUALTY INS CO	\$143	\$0	\$134	94	0	94
66	052	21121	\$0	0.000	WESTCHESTER FIRE INSURANCE COMPANY	\$9	\$0	\$-5	-56	0	-56
67	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY	\$0	\$4,670	\$-27,648	0	0	0
68	041	22217	\$0	0.000	GULF INSURANCE COMPANY	\$342	\$0	\$-317,924	-92960	0	-92960
69	041	22233	\$0	0.000	SELECT INSURANCE COMPANY	\$0	\$0	\$-304	0	0	0
70	901	22667	\$0	0.000	CIGNA INSURANCE COMPANY	\$0	\$0	\$68,055	0	0	0
71	225	23248	\$0	0.000	OCCIDENTAL FIRE & CAS CO OF NC	\$0	\$0	\$-286	0	0	0
72	164	24775	\$0	0.000	ST PAUL GUARDIAN INSURANCE COMPANY	\$0	\$0	\$-144	0	0	0
73	189	25666	\$0	0.000	TRAVELERS INDEMNITY CO OF AMERICA	\$0	\$0	\$-86	0	0	0
74	304	32352	\$0	0.000	PRUDENTIAL PROPERTY & CASUALTY INS CO	\$0	\$79,500	\$12,230	0	0	0

MISSOURI DIVISION OF INSURANCE
TOTAL MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
EXPERIENCE FOR 1985 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
75	327	34207	\$0	0.000	PURITAN INSURANCE COMPANY
76	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY
77	761	36420	\$0	0.000	ALLIANZ UNDERWRITERS INSURANCE COMPANY
78	008	36455	\$0	0.000	NORTHBROOK INDEMNITY CO
79	929	41823	\$0	0.000	MULTI MEDICAL INSURANCE COMPANY
80	011	19356	\$-7	-.000	MARYLAND CASUALTY COMPANY
81	185	25534	\$-53	-.000	TRANSAMERICA INSURANCE COMPANY
82	008	19232	\$-2,147	-.003	ALLSTATE INSURANCE COMPANY
83	080	22047	\$-2,387	-.003	NORTH STAR REINSURANCE CORPORATION
84	052	21105	\$-8,602	-.011	NORTH RIVER INSURANCE COMPANY THE
85	012	19445	\$-673,771	-.830	NATIONAL UNION FIRE INS CO OF PITTSBURG
			=====		
			\$81,167,453		

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
75	\$0	\$0	\$-114	0	0	0
76	\$14	\$0	\$0	0	0	0
77	\$1,396	\$0	\$-6,738	-483	0	-483
78	\$0	\$0	\$-27,100	0	0	0
79	\$0	\$55,683	\$-59,304	0	0	0
80	\$8	\$1,183,576	\$133,576	1669700	-16908229	-13125000
81	\$-51	\$0	\$5,632	-11043	0	-11043
82	\$32,004	\$0	\$16,200	51	0	51
83	\$3,199	\$0	\$492,000	15380	0	15380
84	\$91,544	\$1,071,854	\$760,325	831	-12461	-340
85	\$451,235	\$119,017	\$1,707,946	379	-18	352
		=====	=====			
		\$58,127,177	\$48,843,429	\$71,382,689	122.80%	60.18%
						38.78%

MISSOURI DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
PHYSICIANS AND SURGEONS
EXPERIENCE FOR 1985 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	000	32654	\$12,541,220	27.62	MEDICAL DEFENSE ASSOCIATES
2	000	36668	\$9,632,497	21.21	MISSOURI MEDICAL INSURANCE COMPANY
3	000	11843	\$7,968,312	17.55	MEDICAL PROTECTIVE COMPANY
4	164	24767	\$7,060,422	15.55	ST PAUL FIRE & MARINE INSURANCE CO
5	000	16349	\$2,735,110	6.023	PROFESSIONAL MUTUAL INS CO
6	000	33367	\$2,494,850	5.494	RISK CONTROL ASSOCIATES INC
7	000	28800	\$1,565,253	3.447	INSURANCE CORPORATION OF AMERICA
8	218	20443	\$886,555	1.952	CONTINENTAL CASUALTY COMPANY
9	218	20427	\$405,290	0.892	AMERICAN CASUALTY CO OF READING PA
10	901	22748	\$321,707	0.708	PACIFIC EMPLOYERS INSURANCE COMPANY
11	218	20478	\$173,324	0.382	NATIONAL FIRE INS CO OF HARTFORD
12	861	40401	\$166,863	0.367	PROVIDERS INS CO
13	012	19429	\$45,453	0.100	INSURANCE CO OF THE STATE OF PA
14	091	19682	\$43,791	0.096	HARTFORD FIRE INSURANCE COMPANY
15	091	22411	\$24,243	0.053	TWIN CITY FIRE INSURANCE COMPANY
16	189	25658	\$18,613	0.041	TRAVELERS INDEMNITY COMPANY
17	711	35718	\$9,854	0.022	PHICO INSURANCE COMPANY
18	020	26093	\$1,668	0.004	WESTERN CASUALTY AND SURETY COMPANY
19	610	11401	\$1,214	0.003	GUARANTY NATIONAL INSURANCE COMPANY
20	232	25895	\$700	0.002	UNITED STATES LIABILITY INSURANCE CO
21	031	20087	\$582	0.001	NATIONAL INDEMNITY COMPANY
22	163	24732	\$130	0.000	GENERAL INSURANCE CO OF AMERICA

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$10,551,122	\$5,015,243	\$6,823,359	65	40	17
2	\$5,140,800	\$1,467,894	\$3,066,537	60	15	31
3	\$7,484,304	\$7,010,039	\$12,713,170	170	88	76
4	\$5,850,207	\$3,945,800	\$3,771,100	64	56	-3
5	\$2,650,854	\$3,673,546	\$7,391,686	279	134	140
6	\$1,542,929	\$70,500	\$336,800	22	3	17
7	\$1,134,731	\$0	\$570,702	50	0	50
8	\$644,269	\$154,085	\$882,157	137	17	113
9	\$346,047	\$0	\$305,280	88	0	88
10	\$210,921	\$0	\$135,656	64	0	64
11	\$94,340	\$0	\$184,746	196	0	196
12	\$162,157	\$56,775	\$429,121	265	34	230
13	\$42,871	\$0	\$121	0	0	0
14	\$35,765	\$21,985	\$2,183	6	50	-55
15	\$11,246	\$0	\$7,643	68	0	68
16	\$4,628	\$500	\$158,856	3432	3	3422
17	\$9,854	\$0	\$5,000	51	0	51
18	\$1,988	\$60,000	\$-113,460	-5707	3597	-8725
19	\$1,844	\$0	\$722	39	0	39
20	\$1,273	\$0	\$-2,637	-207	0	-207
21	\$6,281	\$0	\$-749	-12	0	-12
22	\$304	\$13,472	\$8,792	2892	10363	-1539

MISSOURI DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
PHYSICIANS AND SURGEONS
EXPERIENCE FOR 1985 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
23	414	11193	\$0	0.000	FORUM INSURANCE COMPANY
24	001	19038	\$0	0.000	AETNA CASUALTY AND SURETY COMPANY
25	001	19062	\$0	0.000	AUTOMOBILE INS CO OF HARTFORD CT
26	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY
27	012	19380	\$0	0.000	AMERICAN HOME ASSURANCE COMPANY
28	038	20354	\$0	0.000	SEA INSURANCE COMPANY LIMITED
29	038	20397	\$0	0.000	VIGILANT INSURANCE COMPANY
30	052	21113	\$0	0.000	UNITED STATES FIRE INSURANCE CO
31	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY
32	091	22357	\$0	0.000	HARTFORD ACCIDENT & INDEMNITY CO
33	095	22527	\$0	0.000	HOME INSURANCE COMPANY THE
34	163	24740	\$0	0.000	SAFECO INSURANCE CO OF AMERICA
35	164	24791	\$0	0.000	ST PAUL MERCURY INSURANCE COMPANY
36	196	25887	\$0	0.000	UNITED STATES FIDELITY & GUARANTY CO
37	185	25534	\$-53	-.000	TRANSAMERICA INSURANCE COMPANY
38	076	22810	\$-972	-.002	CHICAGO INSURANCE COMPANY
39	008	19232	\$-2,147	-.005	ALLSTATE INSURANCE COMPANY
40	052	21105	\$-8,602	-.019	NORTH RIVER INSURANCE COMPANY THE
41	012	19445	\$-673,771	-1.48	NATIONAL UNION FIRE INS CO OF PITTSBURG

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\$45,412,106

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
23	\$2,931	\$0	\$-7,642	-261	0	-261
24	\$0	\$286,768	\$-14,228	0	0	0
25	\$0	\$0	\$98,227	0	0	0
26	\$0	\$1,719,388	\$145,779	0	0	0
27	\$0	\$0	\$21,000	0	0	0
28	\$0	\$0	\$-3,536	0	0	0
29	\$0	\$149,397	\$1,454,091	0	0	0
30	\$813	\$0	\$-18,123	-2229	0	-2229
31	\$0	\$4,670	\$-9,330	0	0	0
32	\$0	\$35,000	\$-10,000	0	0	0
33	\$28	\$0	\$0	0	0	0
34	\$928	\$0	\$74,086	7983	0	7983
35	\$0	\$0	\$25,543	0	0	0
36	\$1,222	\$105,000	\$-69,775	-5710	0	-14302
37	\$-51	\$0	\$5,632	-11043	0	-11043
38	\$3,488	\$0	\$-13,063	-375	0	-375
39	\$32,004	\$0	\$16,200	51	0	51
40	\$91,544	\$1,071,854	\$760,564	831	-12461	-340
41	\$451,235	\$118,319	\$1,707,946	379	-18	352
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	\$36,512,877	\$24,980,235	\$40,840,156	111.85%	55.01%	43.44%

MISSOURI DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
DENTISTS
EXPERIENCE FOR 1985 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	164	24767	\$1,692,808	72.17	ST PAUL FIRE & MARINE INSURANCE CO	\$1,567,713	\$614,672	\$947,420	60	36	21
2	000	11843	\$574,922	24.51	MEDICAL PROTECTIVE COMPANY	\$517,317	\$76,799	\$849,775	164	13	149
3	076	22810	\$44,642	1.903	CHICAGO INSURANCE COMPANY	\$61,828	\$0	\$30,800	50	0	50
4	164	24791	\$24,651	1.051	ST PAUL MERCURY INSURANCE COMPANY	\$25,125	\$0	\$5,605	22	0	22
5	001	19070	\$5,106	0.218	STANDARD FIRE INSURANCE COMPANY	\$14,374	\$23,581	\$-106,983	-744	462	-908
6	000	33367	\$1,274	0.054	RISK CONTROL ASSOCIATES INC	\$349	\$0	\$0	0	0	0
7	038	20281	\$702	0.030	FEDERAL INSURANCE COMPANY	\$18,485	\$1,836,133	\$2,513,530	13598	261557	3665
8	196	25887	\$661	0.028	UNITED STATES FIDELITY & GUARANTY CO	\$680	\$0	\$3,279	482	0	482
9	048	35289	\$546	0.023	CONTINENTAL INSURANCE COMPANY THE	\$123	\$0	\$0	0	0	0
10	001	19038	\$164	0.007	AETNA CASUALTY AND SURETY COMPANY	\$4,575	\$18,472	\$55,149	1205	11263	802
11	189	25658	\$50	0.002	TRAVELERS INDEMNITY COMPANY	\$20,115	\$0	\$-18,314	-91	0	-91
12	095	22527	\$9	0.000	HOME INSURANCE COMPANY THE	\$10	\$0	\$0	0	0	0
13	001	19046	\$0	0.000	AETNA CASUALTY & SURETY CO OF IL	\$0	\$0	\$35	0	0	0
14	011	19372	\$0	0.000	NORTHERN INSURANCE CO OF NEW YORK	\$0	\$0	\$-3,097	0	0	0
15	048	20850	\$0	0.000	FIREMENS INS CO OF NEWARK, NEW JERSEY	\$423	\$0	\$0	0	0	0
16	041	22217	\$0	0.000	GULF INSURANCE COMPANY	\$325	\$0	\$-305,006	-93848	0	-93848
17	091	22357	\$0	0.000	HARTFORD ACCIDENT & INDEMNITY CO	\$41	\$0	\$-246	-600	0	-600
			=====			=====	=====	=====			
			\$2,345,535			\$2,231,483	\$2,569,657	\$3,971,947	178.00%	109.56%	62.84%

MISSOURI DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
NURSES
EXPERIENCE FOR 1985 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	000	33367	\$119,804	51.9	RISK CONTROL ASSOCIATES INC	\$61,840	\$0	\$0	0.00	0.000	0.00
2	001	19038	\$51,234	22.19	AETNA CASUALTY AND SURETY COMPANY	\$63,652	\$25,000	\$-323,608	-508.40	48.796	-547.68
3	486	11630	\$39,792	17.24	JEFFERSON INSURANCE CO OF NEW YORK	\$35,206	\$100,000	\$89,728	254.87	251.307	-29.18
4	020	26093	\$7,925	3.433	WESTERN CASUALTY AND SURETY COMPANY	\$5,176	\$0	\$0	0.00	0.000	0.00
5	861	40401	\$6,445	2.792	PROVIDERS INS CO	\$11,857	\$0	\$11,866	100.08	0.000	100.08
6	052	21083	\$3,300	1.429	INTERNATIONAL INSURANCE COMPANY	\$2,629	\$0	\$2,840	108.03	0.000	108.03
7	501	10472	\$1,625	0.704	CAPITOL INDEMNITY CORPORATION	\$1,312	\$0	\$0	0.00	0.000	0.00
8	052	21113	\$725	0.314	UNITED STATES FIRE INSURANCE CO	\$453	\$3,276	\$-1,058	-233.55	451.862	-956.73
9	414	11193	\$0	0.000	FORUM INSURANCE COMPANY	\$30	\$0	\$-23	-76.67	0.000	-76.67
10	001	19070	\$0	0.000	STANDARD FIRE INSURANCE COMPANY	\$0	\$0	\$-11	0.00	0.000	0.00
11	052	21121	\$0	0.000	WESTCHESTER FIRE INSURANCE COMPANY	\$9	\$0	\$-5	-55.56	0.000	-55.56
12	048	35289	\$0	0.000	CONTINENTAL INSURANCE COMPANY THE	\$0	\$55,000	\$-5,000	0.00	0.000	0.00
13	008	36455	\$0	0.000	NORTHBROOK INDEMNITY CO	\$0	\$0	\$-27,100	0.00	0.000	0.00
			=====			=====	=====	=====			
			\$230,850			\$182,164	\$183,276	\$-252,371	-138.54%	79.39%	-239.15%

MISSOURI DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
HOSPITALS
EXPERIENCE FOR 1985 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	861	40401	\$15,967,613	50.46	PROVIDERS INS CO
2	861	33863	\$12,009,883	37.95	MISSOURI PROFESSIONAL LIABILITY INSASSO
3	164	24767	\$1,867,916	5.902	ST PAUL FIRE & MARINE INSURANCE CO
4	091	22357	\$767,618	2.426	HARTFORD ACCIDENT & INDEMNITY CO
5	164	24791	\$346,665	1.095	ST PAUL MERCURY INSURANCE COMPANY
6	929	12246	\$303,017	0.958	AMERICAN CONTINENTAL INSURANCE CO
7	000	16349	\$126,947	0.401	PROFESSIONAL MUTUAL INS CO
8	901	22748	\$99,390	0.314	PACIFIC EMPLOYERS INSURANCE COMPANY
9	189	25658	\$53,288	0.168	TRAVELERS INDEMNITY COMPANY
10	901	22713	\$43,379	0.137	INSURANCE COMPANY OF NORTH AMERICA
11	215	19828	\$25,371	0.080	ARGONAUT MIDWEST INSURANCE COMPANY
12	001	19038	\$20,200	0.064	AETNA CASUALTY AND SURETY COMPANY
13	143	23906	\$8,378	0.026	NORTHWESTERN NATIONAL CASUALTY CO
14	143	23914	\$3,439	0.011	NORTHWESTERN NATIONAL INS CO
15	048	35289	\$2,164	0.007	CONTINENTAL INSURANCE COMPANY THE
16	048	34622	\$1,887	0.006	GLENS FALLS INSURANCE COMPANY THE
17	158	24384	\$1,093	0.003	RANGER INSURANCE COMPANY
18	076	22810	\$758	0.002	CHICAGO INSURANCE COMPANY
19	052	21083	\$567	0.002	INTERNATIONAL INSURANCE COMPANY
20	610	11401	\$0	0.000	GUARANTY NATIONAL INSURANCE COMPANY
21	215	19801	\$0	0.000	ARGONAUT INSURANCE COMPANY
22	048	20850	\$0	0.000	FIREMENS INS CO OF NEWARK, NEW JERSEY

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$7,356,983	\$66,452	\$2,115,061	28.7	0.42	27.8
2	\$8,228,093	\$8,388,891	\$15,101,757	183.5	69.85	81.6
3	\$1,552,693	\$6,355,022	\$1,270,061	81.8	340.22	-327.5
4	\$365,512	\$59,854	\$187,368	51.3	7.80	34.9
5	\$345,790	\$1,138,050	\$250,484	72.4	328.29	-256.7
6	\$286,097	\$8,980	\$10,626	3.7	2.96	0.6
7	\$121,644	\$18,610	\$162,198	133.3	14.66	118.0
8	\$50,853	\$0	\$0	0.0	0.00	0.0
9	\$74,612	\$0	\$-47,577	-63.8	0.00	-63.8
10	\$45,469	\$7,500	\$6,500	14.3	17.29	-2.2
11	\$24,520	\$1,182,985	\$4,485,603	18293.7	4662.74	13469.1
12	\$-332,176	\$1,999,160	\$1,700,123	-511.8	9896.83	90.0
13	\$7,016	\$0	\$6,741	96.1	0.00	96.1
14	\$3,471	\$0	\$2,876	82.9	0.00	82.9
15	\$1,597	\$0	\$0	0.0	0.00	0.0
16	\$647	\$0	\$0	0.0	0.00	0.0
17	\$1,093	\$0	\$-1,672	-153.0	0.00	-153.0
18	\$758	\$0	\$-6,144	-810.6	0.00	-810.6
19	\$1,042	\$0	\$-56,501	-5422.4	0.00	-5422.4
20	\$0	\$0	\$1,125	0.0	0.00	0.0
21	\$0	\$2,000	\$55,299	0.0	0.00	0.0
22	\$148	\$0	\$0	0.0	0.00	0.0

MISSOURI DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
HOSPITALS
EXPERIENCE FOR 1985 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
23	052	21105	\$0	0.000	NORTH RIVER INSURANCE COMPANY THE
24	095	22527	\$0	0.000	HOME INSURANCE COMPANY THE
25	901	22667	\$0	0.000	CIGNA INSURANCE COMPANY
26	164	24775	\$0	0.000	ST PAUL GUARDIAN INSURANCE COMPANY
27	189	25666	\$0	0.000	TRAVELERS INDEMNITY CO OF AMERICA
28	196	25887	\$0	0.000	UNITED STATES FIDELITY & GUARANTY CO
29	304	32352	\$0	0.000	PRUDENTIAL PROPERTY & CASUALTY INS CO
30	048	35270	\$0	0.000	FIDELITY AND CASUALTY CO OF NY
31	761	36420	\$0	0.000	ALLIANZ UNDERWRITERS INSURANCE COMPANY
32	929	41823	\$0	0.000	MULTI MEDICAL INSURANCE COMPANY
33	052	21113	\$-600	-.002	UNITED STATES FIRE INSURANCE CO
34	080	22047	\$-2,387	-.008	NORTH STAR REINSURANCE CORPORATION

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\$31,646,586

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
23	\$0	\$0	\$-239	0.0	0	0.0
24	\$383	\$0	\$0	0.0	0	0.0
25	\$0	\$0	\$68,055	0.0	0	0.0
26	\$0	\$0	\$-144	0.0	0	0.0
27	\$0	\$0	\$-86	0.0	0	0.0
28	\$0	\$0	\$-23,014	0.0	0	0.0
29	\$0	\$79,500	\$12,230	0.0	0	0.0
30	\$14	\$0	\$0	0.0	0	0.0
31	\$1,396	\$0	\$-6,738	-482.7	0	-482.7
32	\$0	\$55,683	\$-59,304	0.0	0	0.0
33	\$-450	\$0	\$-16,234	3607.6	0	3607.6
34	\$3,199	\$0	\$492,000	15379.8	0	15379.8
=====						
	\$18,140,404	\$19,362,687	\$25,710,454	141.73%	61.18%	34.99%

MISSOURI DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
OTHER
EXPERIENCE FOR 1985 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
1	861	40401	\$759,810	49.58	PROVIDERS INS CO
2	076	22810	\$338,459	22.09	CHICAGO INSURANCE COMPANY
3	000	15865	\$215,907	14.09	NATIONAL CHIROPRACTIC MUTUAL INS CO
4	775	13714	\$76,757	5.009	DRUGGISTS MUTUAL INSURANCE COMPANY
5	299	11584	\$61,901	4.040	INTEGRITY INSURANCE COMPANY
6	000	18767	\$19,872	1.297	CHURCH MUTUAL INSURANCE COMPANY
7	486	11630	\$17,814	1.163	JEFFERSON INSURANCE CO OF NEW YORK
8	076	22837	\$12,995	0.848	INTERSTATE INDEMNITY COMPANY
9	610	11401	\$11,519	0.752	GUARANTY NATIONAL INSURANCE COMPANY
10	048	34622	\$2,860	0.187	GLENS FALLS INSURANCE COMPANY THE
11	163	24740	\$2,729	0.178	SAFECO INSURANCE CO OF AMERICA
12	059	21326	\$2,205	0.144	EMPIRE FIRE AND MARINE INSURANCE CO
13	038	20354	\$2,167	0.141	SEA INSURANCE COMPANY LIMITED
14	901	22713	\$1,815	0.118	INSURANCE COMPANY OF NORTH AMERICA
15	048	20850	\$1,471	0.096	FIREMENS INS CO OF NEWARK, NEW JERSEY
16	091	22357	\$1,062	0.069	HARTFORD ACCIDENT & INDEMNITY CO
17	020	19704	\$751	0.049	AMERICAN STATES INSURANCE COMPANY
18	044	20621	\$557	0.036	COMMERCIAL UNION INSURANCE COMPANY
19	901	22748	\$455	0.030	PACIFIC EMPLOYERS INSURANCE COMPANY
20	196	25887	\$430	0.028	UNITED STATES FIDELITY & GUARANTY CO
21	095	22519	\$262	0.017	HOME INDEMNITY COMPANY THE
22	048	35289	\$248	0.016	CONTINENTAL INSURANCE COMPANY THE

OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
1	\$362,049	\$28,913	\$105,285	29	4	21
2	\$325,644	\$4,036	\$0	0	1	-1
3	\$178,382	\$34,000	\$-74,976	-42	16	-61
4	\$70,185	\$675	\$1,622	2	1	1
5	\$54,028	\$0	\$7,460	14	0	14
6	\$12,511	\$0	\$3,342	27	0	27
7	\$11,683	\$0	\$58	0	0	0
8	\$10,164	\$0	\$8,608	85	0	85
9	\$11,002	\$0	\$847	8	0	8
10	\$3,172	\$0	\$0	0	0	0
11	\$2,189	\$0	\$665	30	0	30
12	\$2,013	\$0	\$22,477	1117	0	1117
13	\$9,773	\$871	\$5,479	56	40	47
14	\$1,771	\$0	\$-115,790	-6538	0	-6538
15	\$1,079	\$0	\$0	0	0	0
16	\$786	\$0	\$-626	-80	0	-80
17	\$649	\$0	\$0	0	0	0
18	\$557	\$0	\$0	0	0	0
19	\$226	\$0	\$0	0	0	0
20	\$376	\$950	\$87,960	23394	221	23141
21	\$204	\$0	\$0	0	0	0
22	\$941	\$6,000	\$-88,000	-9352	2419	-9989

MISSOURI DIVISION OF INSURANCE
MEDICAL MALPRACTICE LIABILITY WITH MARKET SHARE
OTHER
EXPERIENCE FOR 1985 IN THE STATE OF MISSOURI

OBS	NAIC GROUP	NAIC CODE	PREMIUM WRITTEN	MARKET SHARE	COMPANY NAME
23	163	24732	\$195	0.013	GENERAL INSURANCE CO OF AMERICA
24	011	19372	\$108	0.007	NORTHERN INSURANCE CO OF NEW YORK
25	901	20702	\$34	0.002	CIGNA FIRE UNDERWRITERS INS CO
26	001	19038	\$0	0.000	AETNA CASUALTY AND SURETY COMPANY
27	012	19445	\$0	0.000	NATIONAL UNION FIRE INS CO OF PITTSBURG
28	150	20109	\$0	0.000	BITUMINOUS FIRE AND MARINE INS CO
29	901	20699	\$0	0.000	CIGNA PROPERTY & CASUALTY INS CO
30	041	22209	\$0	0.000	ATLANTIC INSURANCE COMPANY
31	041	22217	\$0	0.000	GULF INSURANCE COMPANY
32	041	22233	\$0	0.000	SELECT INSURANCE COMPANY
33	095	22527	\$0	0.000	HOME INSURANCE COMPANY THE
34	225	23248	\$0	0.000	OCCIDENTAL FIRE & CAS CO OF NC
35	164	24767	\$0	0.000	ST PAUL FIRE & MARINE INSURANCE CO
36	327	34207	\$0	0.000	PURITAN INSURANCE COMPANY
37	011	19356	\$-7	-.000	MARYLAND CASUALTY COMPANY

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\$1,532,376

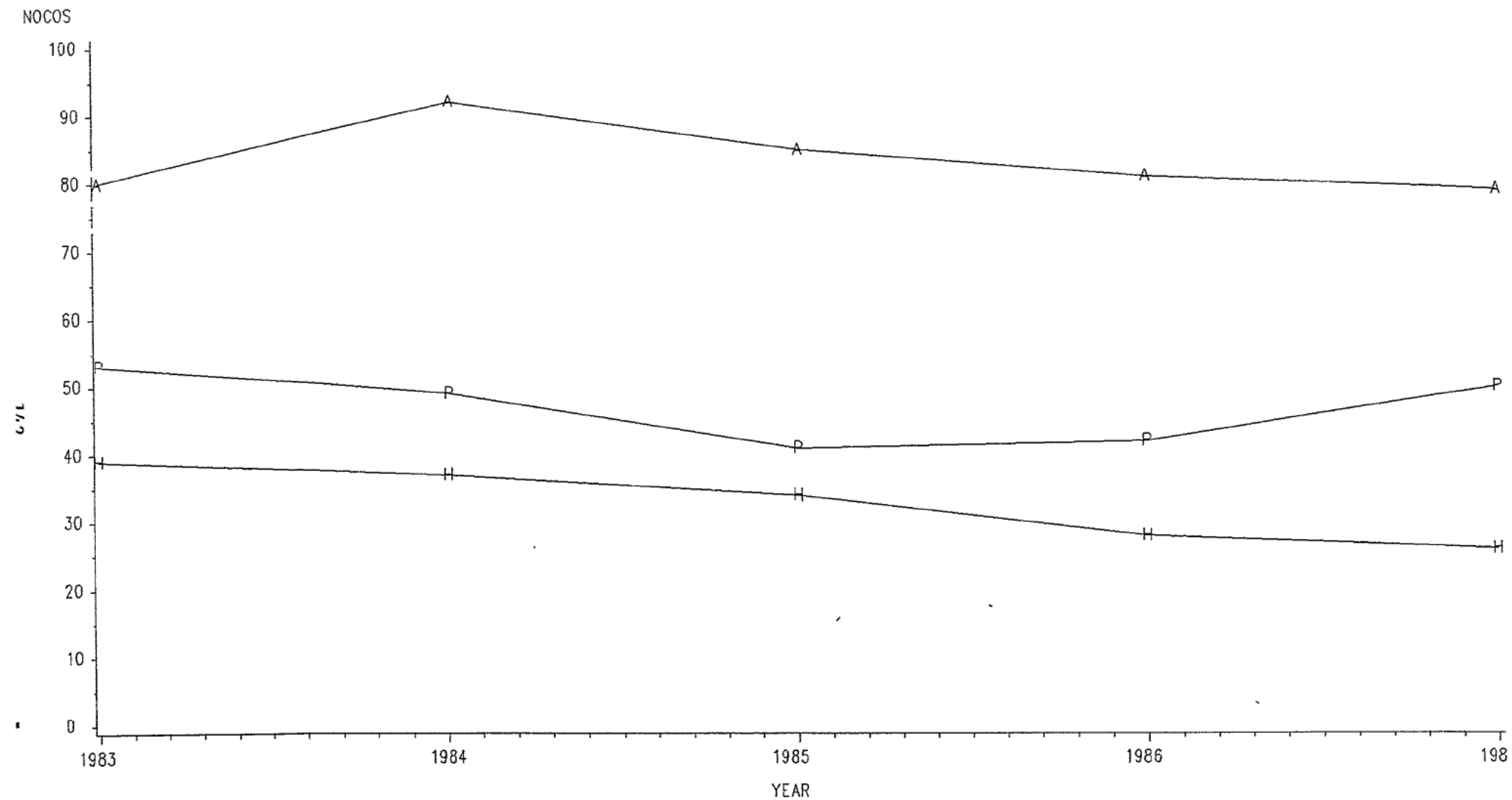
OBS	PREMIUM EARNED	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	TRUE LOSS RATIO	CASH FLOW LOSS RATIO	PERCENT UNPAID
23	\$321	\$0	\$-16,410	-.5112	0	-5112
24	\$208	\$0	\$441	212	0	212
25	\$90	\$0	\$65	72	0	72
26	\$0	\$486,003	\$1,065,522	0	0	0
27	\$0	\$698	\$0	0	0	0
28	\$72	\$0	\$0	0	0	0
29	\$143	\$0	\$134	94	0	94
30	\$0	\$0	\$-18,318	0	0	0
31	\$17	\$0	\$-12,918	-75988	0	-75988
32	\$0	\$0	\$-304	0	0	0
33	\$6	\$0	\$0	0	0	0
34	\$0	\$0	\$-286	0	0	0
35	\$0	\$1,852	\$-2,647	0	0	0
36	\$0	\$0	\$-114	0	0	0
37	\$8	\$1,183,576	\$133,576	1669700	-16908229	-13125000
	=====	=====	=====			
	\$1,060,249	\$1,747,574	\$1,113,152	104.99%	114.04%	-59.84%

TABLE XIII

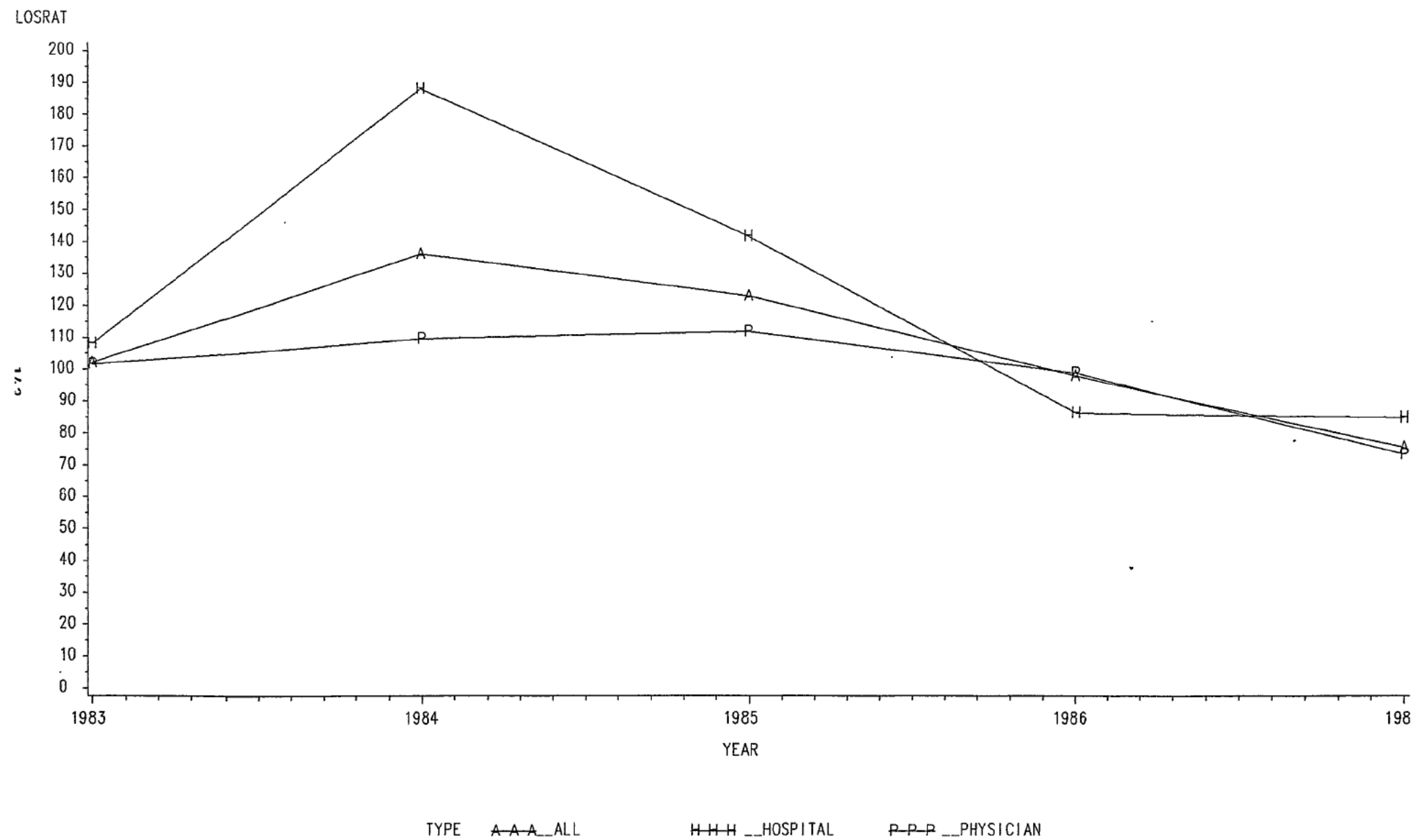
Year-to-Year Changes
Company Experience

The following graphs show year-to-year changes in the number of companies writing medical malpractice insurance in Missouri, loss ratios using losses incurred to premium earned, and the total premium written reported by company on the Page 14 Supplement. Premium written was chosen to show the volatility of the insurance market. These graphs were developed from data show in Table XII.

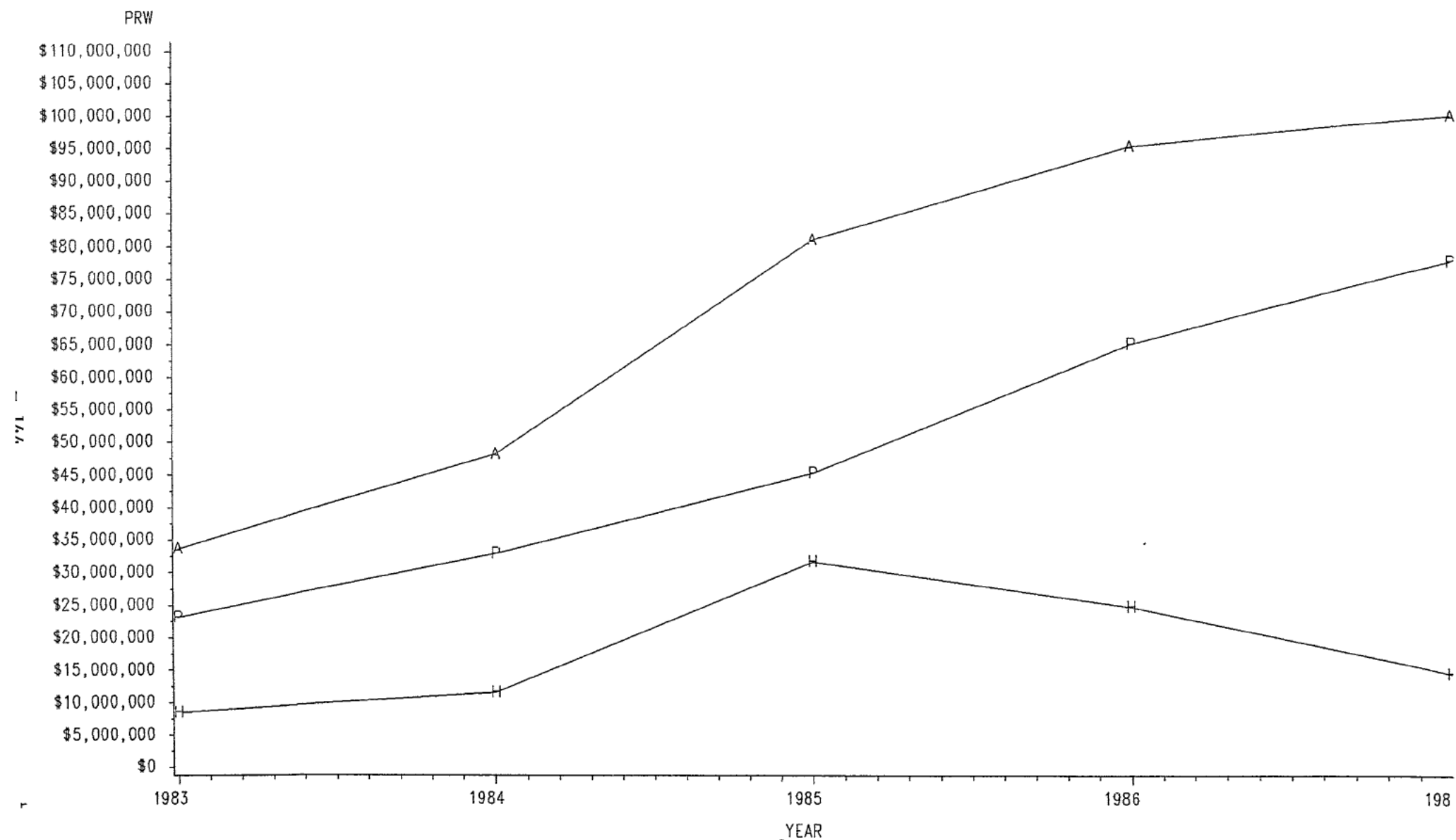
NUMBER OF COMPANIES WRITING MEDICAL MALPRACTICE



MEDICAL MALPRACTICE LOSS RATIO



TOTAL PREMIUM WRITTEN FOR MEDICAL MALPRACTICE



TYPE A-A-A ALL

H-H-H HOSPITAL

P-P-P PHYSICIAN

